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REPORT OF THE BANK COMMISSIONER OF ARKANSAS 1988

BILL CLINTON
Governor

BILL J. FORD
Bank Commissioner

Seventy-Fourth Annual

REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1988

BILL CLINTON
Governor

BILL J. FORD
Bank Commissioner

FOR THE YEAR ENDED JUNE 30, 1988

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

August 31, 1988

Honorable Bill Clinton
Governor of Arkansas
Little Rock, Arkansas 72201

Dear Sir:

In compliance with the provisions of Act 113 of 1913 (now found in section 23-31-215, Arkansas Code of 1987 annotated), I submit for your consideration and information the Seventy-fourth Annual Report of the State Bank Department for the fiscal year ended June 30, 1988. The financial and statistical information contained in this report has been compiled from the Reports of Condition submitted by the state-chartered banks to this office.

At June 30, 1988, there were 172 state-chartered commercial banks, 2 Trust companies, 3 Industrial Loan Institutions, and 1 non-profit organization for a total of 178 financial institutions.

The assets of the state banks totaled $8,482,066,000 at June 30, 1988. Total assets this time last year were $8,228,057,000—a dollar increase of $254,009,000 or 3.09%.

During the past fiscal year one state-chartered bank, Peoples Bank, Mammoth Spring, converted to a national charter. Also, The Bank of Imboden, Imboden, was purchased through the Federal Deposit Insurance Corporation's 13(c) federally assisted "buy-out" program.

The State Bank Department performed 101 commercial bank examinations, 18 bank visitations, 17 trust department examinations and 43 bank holding company examinations during the 87-88 fiscal year. Numerous investigations were initiated as a result of citizens' complaints or inquiries.

The mission of the State Bank Department for the upcoming fiscal year is to utilize the authority vested by law as well as its personnel, staff and resources to insure that sound financial practices are in place in the state's financial institutions and to insure that financial services are available to meet public demand and foster economic growth. The Department will continue its policy of being an advocate of banking and seeking every means available to improve those financial institutions found to be in need of assistance.

The goals for the upcoming fiscal year are dictated by demands of the financial industry environment and priorities established to regulate and supervise in that environment. The present goals of the Department are as follows:

—to restructure the Department to enable the staff to function more efficiently to carry out the task as described in the mission statement;
—to improve the examination process through the continuance of an intense education and training program;
—to continue an examination and visitation schedule designed to monitor the quality of the state's financial institutions;
—to improve the off-site monitoring and analysis of the state's financial institutions designed to detect weaknesses as they develop;
—to improve the communication network between the Department and the financial institutions within its jurisdiction of supervision;
—to better communicate to the state's bankers opportunities available through recent legislation and other governmental agencies which will enable their banks to better support the Governor's Economic Development Program;
—to prepare for the impact of regional and interstate banking in anticipation of the passage of proposed legislation; and
—to achieve accreditation from the Conference of State Bank Supervisors thus strengthening the Department through self-evaluation and self-improvement.

The personnel and staff of the State Bank Department are pledged to the accomplishment of the goals as stated and are dedicated to the fulfillment of the mission of the Department.

Respectfully,

BILL J. FORD
Bank Commissioner

LEGAL HOLIDAYS

New Year's	January 1
Robert E. Lee's Birthday	Third Monday in January
Martin Luther King's Birthday	Third Monday in January
George Washington's Birthday	Third Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Eve	December 24
Christmas Day	December 25

All Bills of Exchange, Drafts, or Promissory Notes, which shall become payable on a legal holiday shall be payable on the day next succeeding such holiday. In case any legal holiday falls on Sunday, the next succeeding Monday shall be a holiday in its stead.

COMMISSIONERS OF THE STATE BANK DEPARTMENT STATE OF ARKANSAS

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	October 6, 1913	October 3, 1918
2.	A. J. Reap	October 3, 1918	March 22, 1919
3.	W. T. Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett	January 14, 1941	February 1, 1949
10.	S. J. Dean	February 1, 1949	December 31, 1949
11.	Ed. I. McKinley, Jr.	December 1, 1949	March 14, 1953
12.	A. R. Merritt	March 14, 1953	February 8, 1955
13.	Dick Simpson	February 8, 1955	March 2, 1967
14.	H. C. Adams	March 3, 1967	March 16, 1979
15.	Don R. Clark (Acting)	March, 16, 1979	April 19, 1979
16.	B. J. Lambert, Jr.	April 19, 1979	April 15, 1983
17.	Marlin D. Jackson	April 15, 1983	October 1, 1987
18.	Bill J. Ford	October 1, 1987	.....

OFFICE
STATE BANK DEPARTMENT
Tower Building, Suite 500
323 Center Street
Little Rock, Arkansas 72201-2613
Telephone: (501) 371-1117

DEPARTMENTAL ROSTER

Bill J. Ford.....Bank Commissioner
Don R. Clark.....Assistant Bank Commissioner
Ronny A. Clay.....Assistant Bank Commissioner
Candace A. Franks.....Department Attorney
Beth A. Wallis.....Data Center Administrator
Gregory M. Stewart.....Bank Chief Examiner
Jacqulin J. Dicus.....Director of Administrative Services
William A. Whitmore.....Financial Analyst
Patricia L. Wallis.....Accounting Supervisor
Mitch L. Vire.....Systems Programmer
Lisa K. Phillips.....Accountant II
Brenda L. Strachan.....Executive Assistant
Cynthia L. Nixon.....Administrative Assistant I
E. Arminda Beaver.....Management Support Technician
Debbie L. Erickson.....Legal Secretary
Jane R. English.....Secretary
Martha A. Harris.....Secretary
R. Brannon Sloan.....Administrative Assistant

AREA SUPERVISORS

Larry M. Hillyard
Stephen L. Bryan
Mark R. Ryan
H. Wilks Marshall, Jr.
Luther Guinn

BANK HOLDING COMPANY SUPERVISOR

Carolyn J. Paschal

TRUST SUPERVISOR

Tom M. Narrell

FINANCIAL EXAMINER SUPERVISOR

William R. Milum
Dianne Curry
Neal T. Ainley
Peter G. Fotioo
Julian E. Rainey
Richard D. Buzbee
James M. Franklin, Jr.
Gary G. Kleck
R. Bruce Branch, Jr.
M. Diane Wright
William O. Hall
David W. Dudley

FINANCIAL EXAMINER II

John B. Frazer
H. R. Dortch, Jr.
Nathan E. Gairhan, Jr.
Troy D. Duke

FINANCIAL EXAMINER I

John T. Suskie
James A. Myatt
Ike M. McEntire
Luke B. Webre
Polly A. Jenkins
Marivel Tounzen

FINANCIAL EXAMINER TRAINEE

Jonn R. French
Grant E. Fortson
Gary C. Oltmann
Bradley W. Day
P. Ted Finkbeiner, III
Neil A. Wilkins, Jr.
Jonathan W. Harrell
Mary Beth Freeman
Joseph W. Ruddell
Rodney M. Farmer

STATE BANKING BOARD

Douglas Simmons, Chairman
Merchants & Farmers Bank
P.O. Box 2507
West Helena, Arkansas 72390
Phone: 572-3481
Date of Appointment: 8-5-86
Term Expires: 12-31-90

T. E. Patterson
5520 W. 30th Street
Little Rock, Arkansas 72204
Phone: 375-4611
Date of Appointment: 8-22-83
Term Expires: 12-31-88

Franklin Collier
P.O. Box 539
Augusta, Arkansas 72006
Phone: 347-2568
Date of Appointment: 3-5-84
Term Expires: 12-31-88

Robert Hill, Vice Chairman
P.O. Box 385
Perryville, Arkansas 72126
Phone: 889-5116
Date of Appointment: 2-25-87
Term Expires: 12-31-91

Bob Willett
Smackover State Bank
P.O. Drawer 107
Smackover, Arkansas 71762
Phone: 863-5592
Date of Appointment: 12-11-87
Term Expires: 12-31-89

Larry G. Nelson
Peoples Bank & Trust Co.
Drawer B
Mountain Home, Arkansas 72653
Phone: 425-2166
Date of Appointment: 1-13-88
Term Expires: 12-31-92

The following is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1987 through June 30, 1988.

RECEIPTS

Cash Balance June 30, 1987		$1,824,984.07
Examination and Assessment Fees	2,347,472.32	
Charter and Amendment Fees	7,976.40	
Teller's Facility Application and all Protest Fees	42,100.00	
Miscellaneous Fees	10,176.75	
Reimbursement for M & R Sales	12,442.75	
Warrant Cancellations	2,824.77	
Refund to Expenditure (Old Year)	931.17	
Refund to Expenditure	226.07	2,424,150.23
		$4,249,134.30

DISBURSEMENTS

Salaries	1,301,725.74	
Maintenance and General Operations	517,487.85	
S. S., Retirement and Insurance Matching	176,738.55	
Professional Services and Fees	47,210.65	
Conference Fees and Travel	80,308.16	
Capital Outlay	154,866.30	
Proceeds from M & R	2,610.17	
Microfilming Expenses	16,384.88	
Service Charge by State Treasurer	35,963.24	2,333,295.54
Cash Balance June 30, 1988		1,915,838.76
		$4,249,134.30

ARKANSAS BANKERS ASSOCIATION
BOARD OF DIRECTORS
1988-89

President	Sloan Rainwater, Chairman & President Bank of Northeast Arkansas, Jonesboro
First Vice President	H. E. Henson Jr., Chairman & President The City National Bank of Fort Smith
Second Vice President	W. E. Ayres, Chairman Simmons First National Corporation, Pine Bluff
Treasurer	Albert H. Rusher, Chairman Bank of Brinkley H. C. Carvill, Executive Director The Arkansas Bankers Association, Little Rock
To 1989	Michael F. Flynn, President American State Bank, Charleston Albert H. Rusher, Chairman Bank of Brinkley Burton E. Stacy, President Bank of Bentonville
To 1990	W. E. Ayres, Chairman Simmons First National Corporation, Pine Bluff J. Perry Lee, President The Merchants & Planters Bank, Clarendon Floyd L. Parker, Chairman & President The Malvern National Bank Larry C. Whitley, President Elk Horn Bank & Trust Co., Arkadelphia M. S. Woodruff, Chairman & President Citizens Bank & Trust, Carlisle
To 1991	Don Pattillo, President The Farmers and Merchants Bank, Stuttgart James V. Kelley, Chairman First National Bank, El Dorado
Members at Large	Wayne Clark, President The Security Bank, Harrison Curt Bradbury, Chairman & President Worthen Banking Corporation, Little Rock
Past Presidents	William H. Handy, Director First National Bank, Magnolia Wayne Hartsfield, President First National Bank, Searcy

YOUNG BANKER SECTION OFFICERS
1988-89

President	Jim D. Green, Assistant Vice President The Farmers and Merchants Bank, Stuttgart
Senior Vice President	Mark Murphy, Assistant Vice President First Commercial Bank, N.A., Little Rock
Vice President	Brice Fletcher, Assistant Vice President First National Bank of Eastern Arkansas, Forrest City
Secretary	Craig Boone, Financial Planning Officer Simmons First Bank of Jonesboro
Treasurer	Greg Angel, Assistant Vice President First National Bank, Searcy
AIB Coordinator	Peggy Johns, Assistant Vice President Merchants National Bank, Fort Smith

COMPTROLLER OF THE CURRENCY

Southwestern District
1600 Lincoln Plaza, 500 North Akard
Dallas, Texas 75201-3394
Telephone Number 720-0656
Area Code 214

Deputy Comptroller ..... Peter C. Kraft
District Administrator ..... John A. Bodnar
Director for Administration ..... Thomas M. Byledbal
Director for Analysis ..... L. Rodney Burgett
Director for Bank Supervision, Community Banks ..... Jerry H. Corn
Director for Bank Supervision, Regional Banks ..... Stephen R. Steinbrink
District Counsel ..... Patrick Parise

FEDERAL RESERVE BANK OF ST. LOUIS DISTRICT NO. 8

Telephone Number 444-8444
Area Code 314

Thomas C. Melzer ..... President
James R. Bowen ..... First Vice President
Anatol B. Balbach ..... Senior Vice President
Henry H. Bourgaux ..... Senior Vice President
Harold E. Uthoff ..... Senior Vice President
Ben C. Wade ..... Senior Vice President
Ruth A. Bryant ..... Vice President
Albert E. Burger ..... Vice President
Joan P. Cronin ..... Vice President, General Counsel and Secretary
Charles R. Halbrook ..... Vice President
Richard E. Kay ..... General Auditor
James R. Kennedy ..... Vice President
Jean M. Lovati ..... Vice President
Michael T. Moriarty ..... Vice President
Martha L. Perine ..... Vice President and Controller
William J. Sneed ..... Vice President
Randall C. Sumner ..... Vice President
Patricia A. Tarbutton ..... Vice President
Robert W. Thomas ..... Vice President
Delmer D. Weisz ..... Vice President
John F. Breen ..... Vice President and Manager, Little Rock Branch

W. Howard Wells ..... Vice President and Manager, Louisville Branch
Paul I. Black, Jr. ..... Vice President and Manager, Memphis Branch
Dennis W. Blase ..... Assistant Vice President
Keith M. Carlson ..... Assistant Vice President
Judie A. Courtney ..... Assistant Vice President
Jeffrey M. Dale ..... Assistant Vice President
Hillary B. Debenport ..... Assistant Vice President
John W. Druelinger ..... Assistant Vice President
Alton R. Gilbert ..... Assistant Vice President
Walter W. Jacobs ..... Assistant Vice President
Jerome J. McGunnigle ..... Assistant Vice President
John P. Merker ..... Assistant Vice President
Jerome R. Rodgers ..... Assistant Vice President
Leslie F. Schmeding ..... Assistant Vice President
Kristi D. Short ..... Assistant Vice President
Frances E. Sibley ..... Assistant Vice President
Darwin W. Stephens ..... Assistant Vice President
John A. Tatom ..... Assistant Vice President
Robert J. Taylor ..... Assistant Vice President

LITTLE ROCK, BRANCH
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 372-5451
Area Code 501

Vice President and Manager ..... John F. Breen
Assistant Vice President ..... David T. Rennie
Assistant Vice President ..... Thomas R. Callaway

MEMPHIS BRANCH
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 523-7171
Area Code 901

Vice President and Manager ..... Paul I. Black, Jr.
Assistant Vice President ..... A. C. Cremerius, Jr.
Assistant Vice President ..... Michael E. Trebing

FEDERAL DEPOSIT INSURANCE CORPORATION

5100 Poplar Avenue, Suite 1900
Memphis, Tennessee 38137
Telephone Number 685-1603
Area Code 901

Regional Director ..... Bill C. Houston
Deputy Regional Director ..... James O. Leese
Assistant Regional Director ..... James F. Benner
Assistant Regional Director ..... Raymond M. Glass, Jr.
Assistant Regional Director ..... Joseph M. McGovern

EXAMINERS FOR ARKANSAS

*Larry T. Tadlock ..... Little Rock
Billy W. Carroll ..... Little Rock
Jack P. Court, Jr. ..... Little Rock
James G. Flynn ..... Little Rock
Darrell W. Glassco ..... Little Rock
James S. Henley, Jr. ..... Little Rock
Karl F. Kauffman ..... Little Rock
Dwight D. McKee ..... Little Rock
Harvey L. Melton ..... Little Rock
John W. Robertson, Jr. ..... Little Rock
Arthur R. Samsom ..... Little Rock
*Ronny G. Parham ..... Memphis
David L. Bowen ..... Memphis
James A. Colvin ..... Memphis
Billy F. Couch ..... Memphis
Diane U. Croom ..... Memphis
William Don Dent ..... Memphis
William A. Freeman ..... Memphis
Ethridge B. Hampton, Jr. ..... Memphis
Arthur B. Monroe ..... Memphis
Robert A. Nantz ..... Memphis
Timothy P. Neeck ..... Memphis
Richard W. Riley ..... Memphis
James R. Sliger ..... Memphis
Lewis E. Smith, Jr. ..... Memphis
*Thurman L. Reynolds ..... Jackson
Gerald A. Carman, Jr. ..... Jackson
James A. Edwards ..... Jackson
W. Arnold Harrison ..... Jackson
Loy N. Hopper ..... Jackson
Edgar H. Leavell ..... Jackson

Luther S. Litchfield, Jr. ..... Jackson
Gregory H. Muse ..... Jackson
Michael L. Newett ..... Jackson
Joe F. Wigington ..... Jackson
Clifton E. Williams ..... Jackson
*Don R. Turner ..... Shreveport
Deanna S. Caldwell ..... Shreveport
Darrell L. Couch ..... Shreveport
Larry D. Denton ..... Shreveport
Larry W. Flatt ..... Shreveport
Nelma E. Honeycutt ..... Shreveport
Charles W. Kimsey ..... Shreveport
Marvin A. Lowe ..... Shreveport
John D. Payne ..... Shreveport
Michael M. Sawyer ..... Shreveport
James P. Thomson ..... Shreveport

*Field Office Supervisor

STATE BANK DEPARTMENT, STATE OF ARKANSAS CONSOLIDATED REPORT OF CONDITION OF THE 172 COMMERCIAL BANKS IN ARKANSAS AS OF JUNE 30, 1988

ASSETS

1. Cash and Balances due from depository institutions:		
a. Noninterest-bearing balances and currency and coin		$ 405,411
b. Interest-bearing balances		370,041
2. Securities		2,786,522
3. Federal funds sold and securities purchased under agreement to resell		231,280
4. Loans and lease financing receivables:		
a. Loans and lease, net of unearned income		4,392,243
b. Less: Allowances for loan and losses		76,267
c. Less: Allocated transfer risk reserve		-0-
d. Loans and lease, net of unearned income allowance, and reserve		4,315,976
5. Assets held in trading accounts		1,549
6. Premises and Fixed Assets (including capitalized lease)		128,125
7. Other real estate owned		54,474
8. Investments in unconsolidated subsidiaries and associated companies		3,062
9. Customers liability to this bank on acceptances outstanding		-0-
10. Intangible assets		2,581
11. Other assets		145,136
12. Total assets		8,444,157

LIABILITIES

13. Deposits:		
a. In domestic offices		7,517,730
(1) Noninterest-bearing	996,270	
(2) Interest-bearing	6,521,460	
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs		-0-
(1) Noninterest-bearing		-0-
(2) Interest-bearing		-0-
14. Federal funds purchased and securities sold under agreements to repurchase		52,130
15. Demand notes issued to the U. S. Treasury		7,930
16. Other borrowed money		31,765
17. Mortgage indebtedness and obligations under capitalized leases		3,719
18. Bank's liability on acceptances executed and outstanding		-0-
19. Notes and debentures subordinated to deposits		12,233
20. Other liabilities		69,833
21. Total liabilities		7,695,340
22. Limited-life preferred stock		-0-

EQUITY CAPITAL

23. Perpetual preferred stock	10,200
24. Common stock	99,157
25. Surplus	242,167
26. Undivided profits and capital reserves	397,293
27. Cumulative foreign currency translation adjustment	-0-
28. Total equity capital	748,817
29. Total liabilities, limited-life preferred stock and equity capital	8,444,157

NATIONAL BANKS IN ARKANSAS

Name	Location	County
First National Bank	Altheimer	Jefferson
Bank of Ashdown, N. A.	Ashdown	Little River
The First National Bank	Ashdown	Little River
First National Bank of Sharp County	Ash Flat	Sharp
First National Bank	Batesville	Independence
First National Bank	Bentonville	Benton
The First National Bank	Berryville	Carroll
The First National Bank	Blytheville	Mississippi
First National Bank	Brinkley	Monroe
First National Bank of Izard County	Calico Rock	Izard
First National Bank	Camden	Quachita
Merchants & Planters Bank, N. A.	Camden	Quachita
First National Bank	Clinton	Van Buren
The First National Bank	Conway	Faulkner
First National Bank	Crossett	Ashley
The First National Bank	DeQueen	Sevier
The First National Bank	DeWitt	Askansas
First National Bank of Howard County	Dierks	Howard
The First National Bank	El Dorado	Union
National Bank of Commerce	El Dorado	Union
The Bank of Fayetteville, N. A.	Fayetteville	Washington
The First National Bank	Fayetteville	Washington
Northwest National Bank	Fayetteville	Washington
First National Bank of the Ozarks	Flippin	Marion
The First National Bank	Fordyce	Dallas
First National Bank of Eastern Arkansas	Forrest City	St. Francis
The City National Bank	Fort Smith	Sebastian
The First National Bank	Fort Smith	Sebastian
The Merchants National Bank	Fort Smith	Sebastian
Caddo First National Bank	Glenwood	Pike
The First National Bank	Green Forest	Carroll
The First National Bank	Gurdon	Clark
The First National Bank	Harrison	Boone
First National Bank of Cleburne County	Heber Springs	Cleburne
First National Bank of Phillips County	Helena	Phillips
Helena National Bank	Helena	Phillips
The Citizens National Bank	Hope	Hempstead
The First National Bank	Hope	Hempstead
First National Bank	Hot Springs	Garland
One National Bank of Hot Springs	Hot Springs	Garland
The Planters National Bank	Hughes	St. Francis
The First National Bank	Huntsville	Madison

First National Bank	Jacksonville	Pulaski
The First National Bank	Lewisville	Lafayette
Commercial National Bank of Little Rock	Little Rock	Pulaski
First Commercial Bank, N. A.	Little Rock	Pulaski
Metropolitan National Bank	Little Rock	Pulaski
One National Bank of Little Rock	Little Rock	Pulaski
Union National Bank	Little Rock	Pulaski
Worthen Bank & Trust Co., N. A.	Little Rock	Pulaski
First National Bank	Magnolia	Columbia
National Bank of Arkansas	Magnolia	Columbia
The Malvern National Bank	Malvern	Hot Springs
Peoples National Bank	Mammoth Spring	Fulton
First National Bank	Marianna	Lee
The First National Bank	McGehee	Desha
First National Bank	Mena	Polk
First National Bank of Conway Co.	Morrilton	Conway
Morrilton Security Bank, N. A.	Morrilton	Conway
First National Bank & Trust Co.	Mountain Home	Baxter
Citizen National Bank	Nashville	Howard
The First National Bank	Nashville	Howard
National Bank of Arkansas	No. Little Rock	Pulaski
One National Bank of North Little Rock	No. Little Rock	Pulaski
First National Bank	Osceola	Mississippi
First National Bank	Paragould	Greene
The First National Bank	Paris	Logan
National Bank of Commerce	Pine Bluff	Jefferson
Pine Bluff National Bank	Pine Bluff	Jefferson
Simmons First National Bank	Pine Bluff	Jefferson
First National Bank & Trust Co.	Rogers	Benton
First National Bank	Russellville	Pope
First National Bank	Searcy	White
First National Bank	Sheridan	Grant
Security National Bank	Sidney	Sharp
First National Bank	Siloam Springs	Benton
The First National Bank	Springdale	Washington
First National Bank	Stuttgart	Arkansas
Commercial National Bank	Texarkana	Miller
The State First National Bank	Taxarkana	Miller
First National Bank of Poinsett County	Trumann	Poinsett
Jackson County National Bank	Tuckerman	Jackson
First National Bank of Crawford Co.	Van Buren	Crawford
Citizens National Bank	Walnut Ridge	Lawrence

The First National Bank of Lawrence Co.	Walnut Ridge	Lawrence
Fidelity National Bank	West Memphis	Crittenden
First National Bank	West Memphis	Crittenden
The First National Bank	Wynne	Cross

MEMBERS OF FEDERAL RESERVE SYSTEM

Name of Bank & Location	Date of Admission
The Citizens Bank Batesville	April 15, 1953
Farmers Bank & Trust Company Blytheville	August 23, 1918
Arkansas Bank & Trust Company Hot Springs	September 25, 1942
Peoples Bank & Loan Company Lewisville	July 26, 1945
First State Bank Beebe	January 1, 1985

TRUST COMPANIES AND OTHER INSTITUTIONS NOT ENGAGED IN COMMERCIAL BANKING, NOT MEMBERS OF FEDERAL DEPOSIT INSURANCE CORPORATION

TRUST COMPANIES

Name	Location
Jones Investment & Trust Co.	Little Rock
Metropolitan Trust Company	Sherwood

INDUSTRIAL LOAN INSTITUTIONS, ACT 111

Name	Location
Southern Credit Corporation	Malvern
Hallmark Loan & Investment Corporation	North Little Rock
National Credit Corporation	Little Rock

NON-PROFIT ORGANIZATION

Name	Location
Arkansas Capital Corportaion	Little Rock

AMENDMENTS ALTERING CAPITAL STRUCTURE
July 1, 1987 to June 30, 1988

1. Farmers & Merchants Bank, Rogers, increased Capital from $921,500 to $2,921,500 through issuance of new stock.

2. McIlroy Bank & Trust, Fayetteville, decreased capital from $15,000,000 to $8,111,200.

3. The Citizens Bank, Batesville, increased Capital from $1,400,000 to $1,650,000 through issuance of new stock.

4. DeWitt Bank & Trust Company, DeWitt, increased Capital from $450,000 to $1,350,000 through a stock dividend.

5. Little River Bank, Lepanto, increased Capital from $400,000 to $1,000,000 through a transfer from undivided profits.

6. Peoples Bank, Mammoth Spring, increased Capital from $100,000 to $200,000 through a stock dividend.

7. Pine State Bank, Kingsland, Capital stock was fixed and limited to $78,950.

8. First State Bank, Gould, increased Capital from $200,000 to $240,000.

9. Farmers & Merchants Bank, Reyno, increased Capital from $2,000,000 by issuing new preferred stock.

AMENDMENTS TO INDEMNIFY OFFICERS AND DIRECTORS
July 1, 1987 to June 30, 1988

1. Union State Bank, Junction City

2. The Security Bank, Harrison

3. Bank of Trumann

REVERSE STOCK SPLIT
July 1, 1987 to June 30, 1988

1. Bank of Imboden

AMENDMENTS CHANGING NUMBER OF DIRECTORS
July 1, 1987 to June 30, 1988

1. Citizens First State Bank, Arkadelphia
2. First State Bank, Newport
3. Merchants & Planters Bank & Trust Company, Arkadelphia

AMENDMENTS ADOPTING TRUST POWERS
July 1, 1987 to June 30, 1988

1. Bank of Cave City

AMENDMENT TO CHANGE CORPORATE STRUCTURE
July 1, 1987 to June 30, 1988

1. Bank of Bentonville

RESTATEMENT OF ARTICLES OF INCORPORATION
July 1, 1987 to June 30, 1988

1. Planters Bank & Trust Company, Forrest City
2. Merchants & Planters Bank, Arkadelphia

ARKANSAS STATE BANK DEPARTMENT
CAPITAL TO ASSET RATIO

BANK	TOWN	CAPITAL TO ASSET RATIO
Commercial Bank at Alma	Alma	9.21
Bank of Amity	Amity	14.15
Citizens First State Bank	Arkadelphia	10.21
Elk Horn Bank and Trust Co.	Arkadelphia	9.44
Merchants & Planters Bank	Arkadelphia	9.06
Bank of Atkins	Atkins	11.19
The Bank of Augusta	Augusta	13.42
Citizens State Bank	Bald Knob	9.96
The Citizens Bank	Batesville	6.99
Bank of Bearden	Bearden	15.99
Citizens Bank	Beebe	10.34
First State Bank	Beebe	8.39
Benton State Bank	Benton	9.99
The Union Bank of Benton	Benton	8.20
Bank of Bentonville	Bentonville	9.70
Bank of Blevins	Blevins	8.47
Farmers Bank & Trust Co.	Blytheville	8.52
Citizens Bank of Booneville	Booneville	7.87
The Bank of Bradley	Bradley	8.23
Bank of Brinkley	Brinkley	10.74
Bank of Cabot	Cabot	9.53
Caraway Bank	Caraway	8.83
Citizens Bank & Trust	Carlisle	10.32
Bank of Cave City	Cave City	8.57
American State Bank	Charleston	12.50
Bank of Cherry Valley	Cherry Valley	9.71
The Merchants & Planters Bank	Clarendon	8.10
Arkansas State Bank	Clarksville	8.53
Farmers Bank & Trust Co.	Clarksville	8.26
Clinton State Bank	Clinton	7.87
First State Bank & Trust Co.	Conway	7.93
Corning Bank	Corning	7.71
First State Bank	Crossett	8.36
Danville State Bank	Danville	10.56
Arkansas Valley Bank	Dardanelle	11.04
Bank of Dardanelle	Dardanelle	10.89
First State Bank of DeQueen	DeQueen	9.24
DeWitt Bank & Trust Company	DeWitt	16.78
Decatur State Bank	Decatur	13.43
Bank of Delight	Delight	11.91
Dermott State Bank	Dermott	15.37
First State Bank of Dermott	Dermott	10.44
Farmers & Merchants Bank	Des Arc	23.42
Dumas State Bank	Dumas	8.70
Merchants and Farmers Bank	Dumas	11.17
Earle State Bank	Earle	15.40
The Exchange Bank & Trust Co.	El Dorado	10.18
The Delta State Bank	Elaine	42.84

ARKANSAS STATE BANK DEPARTMENT
CAPITAL TO ASSET RATIO (CONT'D)

BANK	TOWN	CAPITAL TO ASSET RATIO
Bank of Elkins	Elkins	8.79
Bank of England	England	14.38
The Citizens Bank	England	14.39
The Eudora Bank	Eudora	12.15
Bank of Eureka Springs	Eureka Springs	12.33
Bank of Evening Shade	Evening Shade	10.71
McIlroy Bank & Trust	Fayetteville	9.45
Fordyce Bank & Trust Co.	Fordyce	10.10
Planters Bank & Trust Co.	Forrest City	9.82
Planters & Merchants Bank	Gillett	10.70
The Bank of Glenwood	Glenwood	8.78
First State Bank	Gould	10.85
Bank of Gravett	Gravette	13.81
Farmers Bank	Greenwood	13.82
First State Bank of Gurdon	Gurdon	8.44
Farmers Bank	Hamburg	8.16
Calhoun County Bank	Hampton	12.32
The Bank of Harrisburg	Harrisburg	10.96
The Security Bank	Harrison	7.86
Hazen First State Bank	Hazen	7.34
Heber Springs State Bank	Heber Springs	7.41
The Cleburne County Bank	Heber Springs	8.29
Bank of Holly Grove	Holly Grove	14.26
Horatio State Bank	Horatio	9.13
Arkansas Bank & Trust Company	Hot Springs	8.13
Bank of Imboden	Imboden	11.70
First Jacksonville Bank	Jacksonville	10.07
Newton County Bank	Jasper	9.01
Bank of Northeast Arkansas	Jonesboro	9.96
Citizens Bank of Jonesboro	Jonesboro	8.83
Mercantile Bank	Jonesboro	7.66
Simmons First Bank	Jonesboro	9.64
Farmers & Merchants Bank	Judsonia	9.93
Union State Bank	Junction City	9.92
Bank of Kensett	Kensett	24.59
Pine State Bank	Kingsland	7.98
Madison Bank and Trust	Kingston	10.03
Bank of Lake Village	Lake Village	13.08
Simmons First Bank	Lake Village	8.83
Citizens Bank	Lavaca	12.22
Leachville State Bank	Leachville	12.22
Little River Bank	Lepanto	19.71
Peoples Bank and Loan Co.	Lewisville	8.29
Bank of Lincoln	Lincoln	10.13
Pulaski Bank & Trust Co.	Little Rock	7.41
Bank of Lockesburg	Lockesburg	10.76

ARKANSAS STATE BANK DEPARTMENT
CAPITAL TO ASSET RATIO (CONT'D)

BANK	TOWN	CAPITAL TO ASSET RATIO
First State Bank	Lonoke	9.78
Farmers Bank & Trust Co.	Magnolia	9.24
Bank of Malvern	Malvern	12.83
Merchants & Planters Bank	Manila	13.75
Bank of Mansfield	Mansfield	7.63
Farmers and Merchants Bank	Marianna	16.29
Citizens Bank	Marion	9.86
Marked Tree Bank	Marked Tree	10.19
Searcy County Bank	Marshall	9.35
Bank of Marvell	Marvell	14.37
Bank of McCrory	McCrory	12.08
McGehee Bank	McGehee	11.56
The Bank of North Arkansas	Melbourne	8.43
The Union Bank of Mena	Mena	14.43
Monette State Bank	Monette	7.94
Commercial Bank & Trust Co.	Monticello	9.51
Union Bank & Trust Co.	Monticello	7.96
The Bank of Montgomery County	Mount Ida	11.59
Peoples Bank and Trust Co.	Mountain Home	10.53
Bank of Mountain View	Mountain View	17.52
Bank of Mulberry	Mulberry	11.46
Pike County Bank	Murfreesboro	9.88
The Twin City Bank	N. Little Rock	7.68
Bank of Newark	Newark	7.57
First State Bank of Newport	Newport	10.37
Merchants & Planters Bank	Newport	9.56
The Planters Bank	Osceola	9.27
Bank of Ozark	Ozark	10.46
Security Bank	Paragould	8.23
Bank of Parkdale	Parkdale	8.76
First State Bank	Parkin	11.06
Bank of Pea Ridge	Pea Ridge	10.37
The Perry County Bank	Perryville	8.48
Piggott State Bank	Piggott	7.34
First State Bank	Plainview	10.27
Bank of Pocahontas	Pocahontas	10.55
Planters & Stockmen Bank	Pocahontas	9.23
The Lawrence County Bank	Portia	8.49
Portland Bank	Portland	10.21
The Peoples Bank	Portland	13.17
The Farmers and Merchants Bank	Prairie Grove	12.12
Bank of Prescott	Prescott	8.37
The Bank of Rector	Rector	10.93
Farmers & Merchants Bank	Reyno	7.33
The Bank of Rison	Rison	16.25
Farmers and Merchants Bank	Rogers	9.07
Bank of Dover	Russellville	9.22

ARKANSAS STATE BANK DEPARTMENT
CAPITAL TO ASSET RATIO (CONT'D)

BANK	TOWN	CAPITAL TO ASSET RATIO
Peoples Bank & Trust Co.	Russellville	7.47
Bank of Salem	Salem	7.58
Logan County Bank	Scranton	12.14
First Security Bank	Searcy	11.64
Grant County Bank	Sheridan	10.51
Eagle Bank & Trust Co.	Sherwood	7.40
Arkansas State Bank	Siloam Springs	8.03
Smackover State Bank	Smackover	11.82
Merchants & Planters Bank	Sparkman	9.50
First State Bank	Springdale	9.40
Bodcaw Bank	Stamps	10.42
Bank of Star City	Star City	9.00
Stephens Security Bank	Stephens	8.79
Citizens Bank	Strong	16.15
The Farmers & Merchants Bank	Stuttgart	10.25
Bank of Trumann	Trumann	12.33
Bank of Tuckerman	Tuckerman	12.58
Tyronza Bank	Tyronza	15.99
Citizens Bank & Trust Co.	Van Buren	8.55
The Peoples Bank	Waldo	10.64
Bank of Waldron	Waldron	12.97
The Scott County Bank	Waldron	8.87
First State Bank	Warren	8.45
Warren Bank and Trust Co.	Warren	10.75
Bank of Weiner	Weiner	12.08
Merchants and Farmers Bank	West Helena	7.33
Bank of West Memphis	West Memphis	10.52
Wilmot State Bank	Wilmot	16.14
Bank of Wilson	Wilson	16.20
Cross County Bank	Wynne	9.12
The Bank of Yellville	Yellville	8.59

STATISTICAL INFORMATION REFLECTING THE GROWTH OF ARKANSAS STATE BANKS OVER A TEN YEAR PERIOD

(Commercial Banks Only) 1978-1988

	June 1978	June 1988
Number of banks with assets of less than $1,000,000	1	0
With assets of $1,000,000 to $2,000,000	3	0
With assets of $2,000,000 to $3,500,000	3	1
With assets of $3,500,000 to $5,000,000	6	0
With Assets of $5,000,000 to $7,500,000	16	4
With assets of $7,500,000 to $10,000,000	22	7
With assets of $10,000,000 to $15,000,000	45	14
With assets of $15,000,000 to $20,000,000	22	14
With assets of $20,000,000 to $30,000,000	33	35
With assets of $30,000,000 to $50,000,000	23	44
With assets of $50,000,000 to $75,000,000	8	25
With assets of $75,000,000 to $100,000,000	3	12
With assets over $100,000,000	3	16
Total number of state banks (commercial banks only):	188	172

	June 30, 1978	June 30, 1988	Increase
	(Reported in millions and nearest thousand)		
Total resources	$4,052,713	8,444,157	108
Total loans	2,340,095	4,392,243	88
Securities	1,192,123	2,786,522	134
Deposits	3,619,364	7,517,730	108
Total Capital Accounts	347,435	748,817	116

NEW BRANCHES APPROVED

NAME OF BANK	NEW BRANCH LOCATION
First State Bank, Sherwood	7725 Warden Road Sherwood
	2310 East Kiehl Avenue Sherwood
The Twin City Bank, North Little Rock	425 West Capitol Little Rock
	2010 Newton Little Rock
	10720 Rodney Parham Little Rock
	4199 East Kiehl North Little Rock
	8008 Geyer Springs Little Rock
	Park Plaza Shopping Center Little Rock
Commercial Bank & Trust, Monticello	428 Highway 81 South Monticello
Peoples Bank & Trust Company, Russellville	Highway 64 East Russellville
Benton State Bank, Benton	1702 North Reynolds Road Bryant
Farmers Bank and Trust Company, Magnolia	129 North Washington Magnolia
The First State Bank of Newport, Newport	Highway 27 North & McLain St. Newport
Mercantile Bank, Jonesboro	1901 South Caraway Road Jonesboro

SEVENTY-FOURTH REPORT

showing

THE CONDITION OF THE 172 ARKANSAS STATE-CHARTERED BANKS

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF JUNE 30, 1988

Banks are listed according to an alphabetical arrangement of cities and towns where located.

THE TELEPHONE AREA CODE NUMBER FOR ALL OF ARKANSAS IS 501

COMMERCIAL BANK AT ALMA

P.O. Box 369 Alma
County: Crawford Zip Code: 72921 Population: 3,007
Charter Number: 297 Charter Date: January 31, 1910
Telephone: 632-2257 Branches: 2

Bank Holding Company Affiliate: Commerce Financial Corporation

CHAIRMAN: JOHN PAUL BALLENTINE
PRESIDENT & CEO: TERRY Q. CARSON
VICE CHAIRMAN: HILDA KNIGHT
SENIOR V.P.: WILLIAM N. BRASHER III
VICE PRESIDENT: HELEN S. JONES
CASHIER: CYNTHIA R. KEY
LOAN OFFICER: REX A. WOODS
ASST. CASHIER: BARBARA A. HOUCK
ASST. CASHIER: REBA COLLINS
ASST. CASHIER: JO N. GRAY

Total Assets	31,259	Preferred Stock	-0-
Loans, Net	17,647	Common Stock	200
Securities	9,762	Surplus	800
Interest Bearing Balances	-0-	Undivided Profits	1,737
Total Deposits	28,346	Reserve for Loan Losses	155
No. Shares Authorized	8,000	Total Equity Capital	2,737
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: James A. Arnold, II, John Paul Ballentine, William N. Brasher, III, Terry Q. Carson, John A. Griffin, Hilda Knight

BANK OF AMITY

P.O. Box 38 Amity
County: Clark Zip Code: 71921 Population: 859
Charter Number: 198 Charter Date: January 30, 1905
Telephone: 342-5269 Branches: 0

Bank Holding Company Affiliate: None

PRES., CEO AND CASHIER: CLEDA OLDS
VICE PRESIDENT: JOE F. MAXEY
VICE PRESIDENT: ERNIE DUNLAP
ASST. CASHIER: HAZEL RICHARDSON
ASST. CASHIER: PEGGY T. ADAMS

Total Assets	44,067	Preferred Stock	-0-
Loans, Net	9,680	Common Stock	100
Securities	28,471	Surplus	2,400
Interest Bearing Balances	499	Undivided Profits	3,675
Total Deposits	37,504	Reserve for Loan Losses	177
No. Shares Authorized	4,000	Total Equity Capital	6,175
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Cleda Olds, M. H. Oakley, Hazel Richardson, Joe F. Maxey

CITIZENS FIRST STATE BANK

P.O. Box 218 Arkadelphia

County: Clark Zip Code: 71923 Population: 10,169
Charter Number: 736 Charter Date: May 24, 1977
Telephone: 246-2411 Branches: 1

Bank Holding Company Affiliate: First Arkadelphia Bancshares, Inc.

PRESIDENT AND CEO: R. EDWARD SNIDER, JR.
EX. V.P.: RAYMOND TOLER
SR. V.P. & CASHIER: JOHNNIE SUE HUNEYCUTT
VICE PRESIDENT: JUDY SLIGH
VICE PRESIDENT: TOM CALHOON

Total Assets	36,161	Preferred Stock	-0-
Loans, Net	21,660	Common Stock	300
Securities	5,608	Surplus	1,000
Interest Bearing Balances	3,400	Undivided Profits	1,764
Total Deposits	32,821	Reserve for Loan Losses	699
No. Shares Authorized	30,000	Total Equity Capital	3,064
No. Shares Outstanding	30,000	Subordinated Debt	-0-

DIRECTORS: I. B. Fuller, Jr., Billy Bob Hardman, R. Edward Snider, Jr., Raymond Toler, Ed McCorkle, Tom Calhoon, Jerry Francis, John M. Moore

ELK HORN BANK & TRUST COMPANY

P.O. Box 248 Arkadelphia

County: Clark Zip Code: 71923 Population: 10,169
Charter Number: 142 Charter Date: September 28, 1903
Telephone: 246-5811 Branches: 2

Bank Holding Company Affiliate: Southern Development Bancorporation, Inc.

CHAIRMAN: JAMES W. HARRINGTON
PRESIDENT & CEO: LARRY C. WHITLEY
EXEC. V.P. & CASHIER: ROY N. SHOPE
SR. V.P.: ROBERT W. ANTHONY
VICE PRESIDENT: HERMAN G. BREWER
VICE PRESIDENT: JOHNNY K. MCANALLY

Total Assets	56,211	Preferred Stock	-0-
Loans, Net	20,796	Common Stock	600
Securities	24,129	Surplus	1,400
Interest Bearing Balances	4,076	Undivided Profits	3,109
Total Deposits	50,587	Reserve for Loan Losses	216
No. Shares Authorized	24,000	Total Equity Capital	5,109
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: Thomas B. Barksdale, James Blanton, Harold Echols, Ronald Grzywinski, James W. Harrington, Mary Houghton, J. Hugh Lookadoo, Wayne D. Pollard, Roy N. Shope, George Surgeon, Larry C. Whitley, J. B. Wingfield

MERCHANTS & PLANTERS BANK & TRUST COMPANY

P.O. Box 219 Arkadelphia
County: Clark Zip Code: 71923 Population: 10,169
Charter Number: 341 Charter Date: June 15, 1911
Telephone: 246-4511 Branches: 1

Bank Holding Company Affiliate: Central Arkansas Bancshares, Inc.

PRES. & CEO: MILLARD E. AUD
EX. V.P.:JAMES D. FERGUSON
SR. V.P.: BOBBY G. JONES
V.P. & CASHIER: BARBARA J. NEEL

Total Assets	38,194	Preferred Stock	-0-
Loans, Net	19,938	Common Stock	120
Securities	12,407	Surplus	1,330
Interest Bearing Balances	250	Undivided Profits	1,761
Total Deposits	34,779	Reserve for Loan Losses	274
No. Shares Authorized	4,800	Total Equity Capital	3,211
No. Shares Outstanding	4,800	Subordinated Debt	-0-

DIRECTORS: Millard E. Aud, Sam R. Clark, Steve L. DeMott, Toney D. McMillan, Paul L. Offutt, Jane Ross, Donald M. Tatman, Ross M. Whipple

BANK OF ATKINS

P.O. Box 157 Atkins
County: Pope Zip Code: 72823 Population: 3,002
Charter Number: 35 Charter Date: September 19, 1900
Telephone: 641-2987 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: J. C. MITCHELL
PRESIDENT & CEO: DAVID M. MITCHELL
CASHIER: DOROTHY WILEY

Total Assets	12,964	Preferred Stock	-0-
Loans, Net	5,111	Common Stock	125
Securities	5,908	Surplus	925
Interest Bearing Balances	300	Undivided Profits	268
Total Deposits	11,551	Reserve for Loan Losses	150
No. Shares Authorized	12,500	Total Equity Capital	1,318
No. Shares Outstanding	12,500	Subordinated Debt	-0-

DIRECTORS: James C. Mitchell, Jean S. Mitchell, David M. Mitchell

THE BANK OF AUGUSTA

P.O. Box Y Augusta
County: Woodruff Zip Code: 72006 Population: 3,500
Charter Number: 669 Charter Date: February 20, 1935
Telephone: 347-2511 Branches: 0

Bank Holding Company Affiliate: None

CEO: MOODY WHITEHEAD
PRESIDENT: E. R. MILLER
CASHIER: LEE CONDITT

Total Assets	33,750	Preferred Stock	-0-
Loans, Net	14,185	Common Stock	200
Securities	11,251	Surplus	800
Interest Bearing Balances	5,846	Undivided Profits	3,262
Total Deposits	28,892	Reserve for Loan Losses	309
No. Shares Authorized	8,000	Total Equity Capital	4,262
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: Franklin Collier, Steven Collier, W. P. Daniel, W. P. Daniel, Jr., Charles P. Eldridge, J. R. Eldridge, R. E. Gregory, R. E. Gregory, Jr., E. R. Miller, Moody Whitehead, Dorothy Willis

CITIZENS STATE BANK

P.O. Box 200 Bald Knob
County: White Zip Code: 72010 Population: 2,700
Charter Number: 636 Charter Date: January 22, 1931
Telephone: 724-3241 Branches: 1

Bank Holding Company Affiliate: Citizens State Bankshares of Bald Knob, Arkansas Inc.

CHAIRMAN & CEO: JUANITA LITZELFELNER
PRES. & TRUST OFF.: LARRY E. KIRCHER
SR. V.P. & CASHIER: WENDELL NIER
ASST. V.P.: PEGGY REED

Total Assets	23,757	Preferred Stock	-0-
Loans, Net	12,021	Common Stock	100
Securities	8,366	Surplus	700
Interest Bearing Balances	496	Undivided Profits	1,267
Total Deposits	21,459	Reserve for Loan Losses	333
No. Shares Authorized	4,000	Total Equity Capital	2,067
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Juanita Litzelfelner, Larry E. Kircher, Wendell Nier, Bob Clark, Dr. Bernard Smith

THE CITIZENS BANK

P.O. Box 2156 Batesville
County: Independence Zip Code: 72503 Population: 8,263
Charter Number: 705 Charter Date: February 19, 1953
Telephone: 793-4441 Branches: 4

Bank Holding Company Affiliate: Citizens Bancshares of Batesville, Inc.

PRESIDENT & CEO: T. G. VINSON
SR. V.P.: WOODROW (WOODY) CASTLEBERRY
SR. V.P.: DAVID J. HIDY
VICE PRESIDENT: DAVID FORD
CASHIER: GREG SHAVER

Total Assets	138,804	Preferred Stock	-0-
Loans, Net	77,088	Common Stock	1,650
Securities	48,150	Surplus	2,250
Interest Bearing Balances	-0-	Undivided Profits	5,291
Total Deposits	128,432	Reserve for Loan Losses	555
No. Shares Authorized	16,500	Total Equity Capital	9,191
No. Shares Outstanding	16,500	Subordinated Debt	-0-

DIRECTORS: Kaye Southerland Bruce, M. F. Highsmith, Lackey G. Moody, Lackey W. Moody, Doyle W. Rogers, Noel Sims, T. G. Vinson

BANK OF BEARDEN

P.O. Box 135 Bearden
County: Ouachita Zip Code: 71720 Population: 1,191
Charter Number: 688 Charter Date: June 17, 1945
Telephone: 687-2233 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: JOHN E. ANTHONY
PRES. & CEO: RICK GREEN
EX. V.P.: KEN RILEY
VICE PRESIDENT: EDWARD W. PASCHAL
CASHIER: ROSEMARY BARNER
LOAN OFFICER: DONNIE CASTLEBERRY
LOAN OFFICER: PAT BATEMAN

Total Assets	18,218	Preferred Stock	-0-
Loans, Net	5,999	Common Stock	206
Securities	5,846	Surplus	1,152
Interest Bearing Balances	2,928	Undivided Profits	1,518
Total Deposits	15,213	Reserve for Loan Losses	45
No. Shares Authorized	8,800	Total Equity Capital	2,876
No. Shares Outstanding	8,220	Subordinated Debt	-0-

DIRECTORS: John E. Anthony, Steven M. Anthony, O. D. Cathey, Rick Green, Kenneth D. Keeton, Eric Stuckey, J. E. Word

CITIZENS BANK

P.O. Drawer T Beebe
Zip Code: 72012

County: White
Charter Number: 465
Telephone: 882-6411

Population: 4,000
Charter Date: June 21, 1917
Branches: 1

Bank Holding Company Affiliate: None

CEO: E. H. ABINGTON, II
PRESIDENT: J. DARREL HALL
SR. V.P.: JAMES A. LOVELL, JR.
V.P. & MARKETING: C. A. JONES
1ST V.P. & BRANCH MGR.: MARGIE JENSEN
CASHIER & OPERATIONS OFF.: ANNA SPRADLIN
VICE PRESIDENT: BETTY LIDDLE
A.C. & DATA PROC.: GLENNA PRUITT
A.C.: KATHY NOKES

Total Assets	34,247	Preferred Stock	-0-
Loans, Net	18,571	Common Stock	200
Securities	9,719	Surplus	600
Interest Bearing Balances	100	Undivided Profits	2,447
Total Deposits	30,782	Reserve for Loan Losses	328
No. Shares Authorized	20,000	Total Equity Capital	3,247
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: E. H. Abington, II, Doyle Burns, Millan Burrow, G. Byrne Garrett, H. Leroy Goff, J. Darrell Hall, Lee E. Hayes, Margie Jensen, C. A. Jones, James D. Rakes, H. Mayes Scott

FIRST STATE BANK

P.O. Box 2000 Beebe
Zip Code: 72012

County: White
Charter Number: 742
Telephone: 882-6406

Population: 4,000
Charter Date: April 20, 1981
Branches: 0

Bank Holding Company Affiliate: First Charter Bancshares, Inc.

CHAIR., PRES. & CEO: GARLAND KIRKPATRICK
SENIOR V.P.: DAVID MILLER
CASHIER: MARILYN COLE
SR. CHAIR. OF BOARD: LYNDELL LAY

Total Assets	23,376	Preferred Stock	-0-
Loans, Net	13,175	Common Stock	500
Securities	6,306	Surplus	500
Interest Bearing Balances	100	Undivided Profits	769
Total Deposits	19,972	Reserve for Loan Losses	211
No. Shares Authorized	50,000	Total Equity Capital	1,769
No. Shares Outstanding	50,000	Subordinated Debt	-0-

DIRECTORS: Lyndell Lay, Garland Kirkpatrick, Eugene Holman, Keith K. Knight, Walter England, Dr. Ruth Couch, Grace Crouch, David Miller

BENTON STATE BANK

P.O. Box 9 Benton

County: Saline Zip Code: 72015 Population: 18,000
Charter Number: 664 Charter Date: February 9, 1934
Telephone: 778-0431 Branches: 4

Bank Holding Company Affiliate: Benton State Bankshares

PRES. & CEO: BOB ALSOBROOK
EX. V.P.: RUSSELL COLEMAN
SR. V.P.: HARRY MCCORMICK
VICE PRESIDENT: BARBARA WEAVER
VICE PRESIDENT: JOANN STANDFILL

Total Assets	133,603	Preferred Stock	-0-
Loans, Net	54,974	Common Stock	1,320
Securities	59,289	Surplus	825
Interest Bearing Balances	833	Undivided Profits	10,682
Total Deposits	119,410	Reserve for Loan Losses	575
No. Shares Authorized	132,000	Total Equity Capital	12,827
No. Shares Outstanding	132,000	Subordinated Debt	-0-

DIRECTORS: Mrs. W. R. Alsobrook, Bob Alsobrook, Roy Bishop, Fred Briner, Calvin Brown, A. B. Holiman, Jr., W. W. Jones, Malcolm Lawrence, Gordon Spivey, D. J. Stirman, Russell Coleman, W. L. Tucker, Virgil Williams, Buzz May

THE UNION BANK OF BENTON

P.O. Box 687 Benton

County: Saline Zip Code: 72015 Population: 18,000
Charter Number: 706 Charter Date: January 11, 1954
Telephone: 778-0411 Branches: 2

Bank Holding Company Affiliate: Arkansas Union Bankshares

CEO: GREG B. BROWN
PRESIDENT: BOB GREGORY
SR. V.P.: DEBRA KEEN

Total Assets	73,303	Preferred Stock	-0-
Loans, Net	27,697	Common Stock	729
Securities	31,483	Surplus	857
Interest Bearing Balances	8,815	Undivided Profits	3,878
Total Deposits	65,914	Reserve for Loan Losses	352
No. Shares Authorized	72,940	Total Equity Capital	5,464
No. Shares Outstanding	72,940	Subordinated Debt	225

DIRECTORS: June G. Brown, Lilburn Carlisle, J. D. Harris, R. G. Kuerner, I. E. McCray Sr., I. E. McCray Jr., John Young, Greg B. Brown

BANK OF BENTONVILLE

201 N.E. A
P.O. Box 1229 Bentonville
County: Benton Zip Code: 72712 Population: 10,000
Charter Number: 641 Charter Date: February 25, 1931
Telephone: 273-3331 Branches: 4

Bank Holding Company Affiliate: Walton Enterprises

PRES, & CEO: BURTON E. STACY
EXEC. V.P.: JOHN FRYER
EXEC. V.P.: DAVID SHORT
SR. V.P.: WARREN FIELDS
SR. V.P.: JIM CARGILL

Total Assets	184,463	Preferred Stock	-0-
Loans, Net	116,099	Common Stock	980
Securities	51,580	Surplus	5,270
Interest Bearing Balances	3,661	Undivided Profits	10,202
Total Deposits	163,600	Reserve for Loan Losses	1,588
No. Shares Authorized	100,000	Total Equity Capital	16,452
No. Shares Outstanding	78,400	Subordinated Debt	-0-

DIRECTORS: Edward Adair, George Billingsley, R. E. Buck, Max Burger, Ralph Dunn, Jim Eskridge, Glenn Featherston, Lael Finch, John Fryer, David Glass, Bill Lee, John Shores, Burton Stacy

BANK OF BLEVINS

P.O. Box 158 Blevins
County: Hempstead Zip Code: 71825 Population: 314
Charter Number: 385 Charter Date: August 12, 1912
Telephone: 874-2541 Branches: 0

Bank Holding Company Affiliate: First National Bancshares of Hempstead County, Inc.

PRESIDENT: P. C. STEPHENS
CEO: MIKE STEPHENS
SR. V.P.: NELL STEPHENS
ADMIN. ASST.: PEGGY BUTLER

Total Assets	10,372	Preferred Stock	-0-
Loans, Net	3,863	Common Stock	101
Securities	1,821	Surplus	150
Interest Bearing Balances	3,563	Undivided Profits	569
Total Deposits	9,499	Reserve for Loan Losses	64
No. Shares Authorized	16,000	Total Equity Capital	820
No. Shares Outstanding	8,050	Subordinated Debt	-0-

DIRECTORS: Mike Stephens, Nell Stephens, Thomas E. Hays, Jr., Harold M. Stephens

FARMERS BANK & TRUST COMPANY

P.O. Box 688 Blytheville
County: Mississippi Zip Code: 72315 Population: 23,844
Charter: 253 Charter Date: March 16, 1908
Telephone: 763-8101 Branches: 3

Bank Holding Company Affiliate: Farmers Bancorp, Inc.

CHAIR. & CEO: JAMES L. MAGEE
PRESIDENT: ALVIN HUFFMAN III
SR. V.P.: STEVE BELL
CASHIER: ROBERT G. COX
VICE PRES.:MIKE HUFFMAN
VICE PRES.: JOE CHURCHILL
TRUST OFFICER: DONA HOLMES

Total Assets	97,043	Preferred Stock	-0-
Loans, Net	34,026	Common Stock	1,000
Securities	40,116	Surplus	2,750
Interest Bearing Balances	10,637	Undivided Profits	4,172
Total Deposits	87,842	Reserve for Loan Losses	373
No. Shares Authorized	40,000	Total Equity Capital	7,922
No. Shares Outstanding	40,000	Subordinated Debt	-0-

DIRECTORS: James L. Magee, Gaylon M. Lawrence, Jr., Alvin Huffman III, Dale S. Briggs, Jerry Cohen, Glen A. Cook, Lee A. Crowe, R. A. Porter, Paul C. Hughes, Dr. Herbert Jones

CITIZENS BANK OF BOONEVILLE

P.O. Box 238 Booneville
County: Logan Zip Code: 72927 Population: 3,718
Charter Number: 397 Charter Date: April 18, 1910
Telephone: 675-2747 Branches: 2

Bank Holding Company Affiliate: First Western Bancshares

PRES. & CEO: JERAL L. HAMPTON
EX. V.P.: JOHN T. HAMPTON
SR. V.P. & CASHIER: BILL MITCHELL
SR. V.P.: SHIRLEY YOUNG
SR. V.P.: JOE EARP
VICE PRESIDENT: TOM CALLAN
ASST. V.P.: CAROLYN HOLT
ASST. V.P.: GLYNDA MCCONNELL

Total Assets	67,018	Preferred Stock	-0-
Loans, Net	35,630	Common Stock	1,000
Securities	20,478	Surplus	1,000
Interest Bearing Balances	6,192	Undivided Profits	2,861
Total Deposits	60,827	Reserve for Loan Losses	446
No. Shares Authorized	100,000	Total Equity Capital	4,861
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Jeral L. Hampton, Chairman, A. B. Littlefield, W. C. Littlefield, Billy Dale Leslie, Gene Remy, Rick Lippard, John T. Hampton

THE BANK OF BRADLEY

P.O. Box 128 Bradley
Zip Code: 71826

County: Lafayette
Charter Number: 653
Telephone: 894-3322

Population: 790
Charter Date: April 10, 1933
Branches: 0

Bank Holding Company Affiliate: The Bradley Corporation

PRES. & CEO: LANE PIERCE
EX. V.P.: BILLIE PIERCE

CASHIER: WANDA HAYES

Total Assets	9,513	Preferred Stock	-0-
Loans, Net	4,542	Common Stock	100
Securities	1,726	Surplus	650
Interest Bearing Balances	480	Undivided Profits	42
Total Deposits	8,745	Reserve for Loan Losses	82
No. Shares Authorized	10,000	Total Equity Capital	708
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Lane Pierce, Gerald Crabtree, Randy Griffing

BANK OF BRINKLEY

P.O. Box 727 Brinkley
Zip Code: 72021

County: Monroe
Charter Number: 110
Telephone: 734-3133

Population: 4,909
Charter Date: January 17, 1903
Branches: 0

Bank Holding Company Affiliate: Brinkley Bancshares, Inc.

CHAIRMAN & CEO: A. H. RUSHER
PRESIDENT: GUS RUSHER
EX. V.P.: HAROLD HARDWICK
VICE PRES.: TERRY SINGLETERRY

CASHIER: MILDRED DICKSON
ASST. V.P.: TODD WILSON
ASST. CASHIER: KITTY SMITH
ASST. CASHIER: DELMA GROSS

Total Assets	55,229	Preferred Stock	-0-
Loans, Net	17,678	Common Stock	600
Securities	23,307	Surplus	2,000
Interest Bearing Balances	8,275	Undivided Profits	3,057
Total Deposits	49,151	Reserve for Loan Losses	308
No. Shares Authorized	24,000	Total Equity Capital	5,657
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: A. H. Rusher, A. L. Rusher, Gus Rusher, L. C. Dial, S. A. McKnight, Harold Hardwick, J. C. Carroll, Jr., Steve Fowler, Don Fuller

BANK OF CABOT

1 City Plaza
P.O. Box 1028 Cabot

County: Lonoke
Zip Code: 72023
Population: 6,029
Charter Number: 120
Charter Date: March 23, 1903
Telephone: 843-3575
Branches: 2

Bank Holding Company Affiliate: Cabot Bankshares, Inc.

PRES & CEO: JAMES M. PARK
V.P. & CASHIER: JOE W. PARK
VICE PRESIDENT: WILLIAM E. WILLIAMS
VICE PRESIDENT: JAUNITA MORDEN
VICE PRESIDENT: FRED CAMPBELL
CONTROLLER: DORIS WALKER
AUDITOR: OLETA KINDER
MARKETING OFF.: KAY BAUER

Total Assets	79,112	Preferred Stock	-0-
Loans, Net	50,273	Common Stock	625
Securities	21,678	Surplus	1,575
Interest Bearing Balances	-0-	Undivided Profits	4,467
Total Deposits	71,571	Reserve for Loan Losses	965
No. Shares Authorized	25,000	Total Equity Capital	6,667
No. Shares Outstanding	25,000	Subordinated Debt	-0-

DIRECTORS: Howell M. Thompson, James M. Park, Joe W. Park, William G. Thompson, Gerald H. Shock, William E. Williams, Larry Wood, Jack M. Lowman, Dearl Dixon

CARAWAY BANK

P.O. Box 39 Caraway

County: Craighead
Zip Code: 72419
Population: 1,165
Charter Number: 717
Charter Date: November 29, 1962
Telephone: 482-3329
Branches: 0

Bank Holding Company Affiliate: Caraway Bancshares, Inc.

CH., PRES., & CEO.: J. R. DAVID, JR.
EX. V.P.: DEBORAH TAYLOR
SR. V.P.: JEAN GOODMAN
V.P. & CASHIER: GUNDEL MARTIN

Total Assets	10,121	Preferred Stock	-0-
Loans, Net	4,625	Common Stock	252
Securities	3,125	Surplus	100
Interest Bearing Balances	1,097	Undivided Profits	399
Total Deposits	9,306	Reserve for Loan Losses	157
No. Shares Authorized	10,080	Total Equity Capital	751
No. Shares Outstanding	10,080	Subordinated Debt	-0-

DIRECTORS: J. R. David, Lee David, Deborah Taylor, Gundel Martin, Ewart Scarff

CITIZENS BANK & TRUST

P.O. Box 69 Carlisle

County: Lonoke Zip Code: 72024 Population: 2,500
Charter Number: 628 Charter Date: December 22, 1930
Telephone: 552-7571 Branches: 1

Bank Holding Company Affiliate: Carlisle Bancshares, Inc. & Grand Prairie Bancshares, Inc.

PRES. & CEO: M. S. WOODRUFF
SR. V.P.: BILL J. SHOUP
VICE PRESIDENT: DAN HORTON
V.P. & TRUST OFF.: M. GAINES YOUNG, JR.

Total Assets	48,998	Preferred Stock	-0-
Loans, Net	29,358	Common Stock	975
Securities	15,718	Surplus	1,025
Interest Bearing Balances	496	Undivided Profits	2,618
Total Deposits	43,700	Reserve for Loan Losses	490
No. Shares Authorized	39,000	Total Equity Capital	4,618
No. Shares Outstanding	39,000	Subordinated Debt	-0-

DIRECTORS: M. S. Woodruff, Garland Cazer, J. F. Gartman, Daniel C. Horton, Charles C. Hunt, Charles C. Owen, Bill J. Shoup, Randall Snider, M. Gaines Young, Clifford Bennett, C. W. Harper

BANK OF CAVE CITY

P.O. Box 490 Cave City

County: Sharp Zip Code: 72521 Population: 1,693
Charter Number: 209 Charter Date: July 2, 1906
Telephone: 283-5301 Branches: 0

Bank Holding Company Affiliate: Sharp Bancshares, Inc.

PRES. & CEO: EUGENE STREET
EX. V.P.: JAMES M. STREET
SR. V.P.: CLIFTON CRABTREE
VICE PRESIDENT: ANN C. JAMES
VICE PRESIDENT: GAYLA HICKMAN
VICE PRESIDENT: LINDA SIMMONS

Total Assets	22,670	Preferred Stock	-0-
Loans, Net	12,149	Common Stock	100
Securities	8,719	Surplus	400
Interest Bearing Balances	200	Undivided Profits	1,254
Total Deposits	20,669	Reserve for Loan Losses	206
No. Shares Authorized	4,000	Total Equity Capital	1,754
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Eugene Street, James E. Street, James M. Street, Samuel F. Beller, Clifton Crabtree

AMERICAN STATE BANK

P.O. Box 128 Charleston
County: Franklin Zip Code: 72933 Population: 1,748
Charter Number: 314 Charter Date: June 29, 1910
Telephone: 965-2201 Branches: 1

Bank Holding Company Affiliate: American Bancshares of Arkansas, Inc.

PRESIDENT: MICHAEL F. FLYNN
CEO: JOE S. HIATT
VICE PRESIDENT: J. SHERMAN HIATT
AUDITOR: MARGIE HIATT
VICE PRESIDENT: CHARLES BROWN
CASHIER/OPER. OFF.: ANGIE HAYNES

Total Assets	33,692	Preferred Stock	-0-
Loans, Net	15,334	Common Stock	300
Securities	13,399	Surplus	1,000
Interest Bearing Balances	2,375	Undivided Profits	2,698
Total Deposits	28,668	Reserve for Loan Losses	245
No. Shares Authorized	12,000	Total Equity Capital	3,998
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: Joe S. Hiatt, J. Sherman Hiatt, Michael F. Flynn, Harold W. Jones, Clyed L. Hiatt, Troy W. Clark, Joe O. Larkin, W. Joe Medlock, John A. McDonald

BANK OF CHERRY VALLEY

P.O. Box 188 Cherry Valley
County: Cross Zip Code: 72324 Population: 750
Charter Number: 228 Charter Date: January 24, 1907
Telephone: 588-3332 Branches: 1

Bank Holding Company Affiliate: Cherry Valley Bancshares, Inc.

PRES. & CEO: W. M. SMITH, III
VICE PRESIDENT: EMMETT MILAM
CASHIER: YVONNE LACE
ASST. CASHIER: PEGGY GRUBBS
LOAN OFFICER: RICKY HARRISON
OPERATIONS OFF.: GLENDA FUTRELL

Total Assets	19,757	Preferred Stock	-0-
Loans, Net	8,514	Common Stock	100
Securities	6,360	Surplus	1,000
Interest Bearing Balances	3,652	Undivided Profits	646
Total Deposits	16,069	Reserve for Loan Losses	191
No. Shares Authorized	2,000	Total Equity Capital	1,746
No. Shares Outstanding	2,000	Subordinated Debt	-0-

DIRECTORS: W. M. Smith, Jr., Emmett Milam, Edward Maddox, W. M. Smith, III, Howard Beasley, Harry Melhorn, III

THE MERCHANTS AND PLANTERS BANK

P.O. Box 280 Clarendon

County: Monroe Zip Code: 72029 Population: 2,357
Charter Number: 21 Charter Date: July 23, 1890
Telephone: 747-3319 Branches: 0

Bank Holding Company Affiliate: Clarendon Holding Company

CHAIRMAN: JAMES B. SHARP
PRES. & CEO: J. PERRY LEE
CORP. SEC.: RHETA GRIFFITH
CASHIER: ESTELLE CATLETT
ASST. CASHIER: BETTY SIMPSON

Total Assets	19,712	Preferred Stock	-0-
Loans, Net	3,610	Common Stock	150
Securities	12,870	Surplus	600
Interest Bearing Balances	490	Undivided Profits	782
Total Deposits	18,025	Reserve for Loan Losses	71
No. Shares Authorized	6,000	Total Equity Capital	1,532
No. Shares Outstanding	6,000	Subordinated Debt	-0-

DIRECTORS: James B. Sharp, J. Perry Lee, Rheta Griffith, Donald A. Davis, B. J. Hopson

ARKANSAS STATE BANK

P.O. Box 100 Clarksville

County: Johnson Zip Code: 72830 Population: 5,200
Charter Number: 722 Charter Date: March 8, 1967
Telephone: 754-6325 Branches: 3

Bank Holding Company Affiliate: Arkansas State Bankshares, Inc.

PRES. & CEO: DONALD PERRY
V.P. & CASHIER: BETTY CALLAHAN
VICE PRESIDENT: BILL LANDRUM
VICE PRESIDENT: DENTON TUBLESON
OPERATIONS: DAVID CHAPMAN

Total Assets	45,792	Preferred Stock	-0-
Loans, Net	19,031	Common Stock	120
Securities	19,085	Surplus	1,880
Interest Bearing Balances	2,334	Undivided Profits	1,516
Total Deposits	41,913	Reserve for Loan Losses	425
No. Shares Authorized	12,000	Total Equity Capital	3,516
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: Jefferson H. Haney, Harold Whitson, Jim Dickerson, Jr., James Randolph Ford, Donald F. Perry, Guy P. Shrigley, Armil Taylor, R. L. Thompson

FARMERS BANK & TRUST COMPANY

P.O. Box 288 Clarksville
County: Johnson Zip Code: 72830 Population: 5,200
Charter Number: 737 Charter Date: July 6, 1978
Telephone: 754-2020 Branches: 2

Bank Holding Company Affiliate: Farmers Investment Corporation

CHAIRMAN: JAMES C. EAST
PRESIDENT: ERNEST LEE WHITE
CEO: JOE WOODSON
SR. V.P.: RONALD R. COLLINS
VICE PRESIDENT: MARY LOU WARREN
VICE PRESIDENT: ROBERT C. MAGEE
VICE PRESIDENT: NINA MASON
VICE PRESIDENT: HAROLD JOHNSON
VICE PRESIDENT: REBECCA UPTON

Total Assets	64,744	Preferred Stock	-0-
Loans, Net	39,560	Common Stock	549
Securities	17,364	Surplus	2,000
Interest Bearing Balances	200	Undivided Profits	1,725
Total Deposits	59,328	Reserve for Loan Losses	514
No. Shares Authorized	6,000	Total Equity Capital	4,274
No. Shares Outstanding	5,495	Subordinated Debt	600

DIRECTORS: James C. East, Robert A. Hurley, J. E. Lewis, Robert C. Magee, Steven Morgan, Dayne Phillips, Bill Porter, Ted Riley, J. T. White, Ernest Lee White, Joe A. Woodson

CLINTON STATE BANK

P.O. Box 57 Clinton
County: Van Buren Zip Code: 72031 Population: 2,100
Charter Number: 695 Charter Date: October 16, 1946
Telephone: 745-2441 Branches: 4

Bank Holding Company Affiliate: Clinton Bancshares, Inc.

CHAIRMAN & CEO: BOB MORGAN
PRESIDENT: DYKE JOHNSON
EX. V.P.: BUD MCKNIGHT
SR. V.P.: JO SMITH
V.P. & CASHIER: CHARLES E. SMITH
VICE PRESIDENT: EILEEN SMILEY
VICE PRESIDENT: ROBERT BARNUM
SR. CHAIRMAN: JOHN L. JOHNSON

Total Assets	62,993	Preferred Stock	-0-
Loans, Net	28,261	Common Stock	400
Securities	24,909	Surplus	2,100
Interest Bearing Balances	1,599	Undivided Profits	2,025
Total Deposits	57,839	Reserve for Loan Losses	468
No. Shares Authorized	4,000	Total Equity Capital	4,525
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Paul L. Bone, Jay W. Jackson, Dyke Johnson, John L. Johnson, Joe E. Lee, Roy Lefler, Jr., Bud McKnight, Bob Morgan

FIRST STATE BANK AND TRUST COMPANY

P.O. Box 729 Conway

County: Faulkner Zip Code: 72032 Population: 23,073
Charter Number: 693 Charter Date: February 8, 1946
Telephone: 329-5656 Branches: 5

Bank Holding Company Affiliate: Worthen Banking Corporation

CHAIR. & CEO: MARLIN D. JACKSON
PRESIDENT: BILLY JOE DAUGHERTY
SR. V.P.: JOHN STANTON
SR. V.P. & T.O.: RICHARD CLARK
V.P. & CASHIER: ALVIN GLEN ROSS

Total Assets	155,070	Preferred Stock	-0-
Loans, Net	111,705	Common Stock	1,000
Securities	25,449	Surplus	4,000
Interest Bearing Balances	2,935	Undivided Profits	4,823
Total Deposits	143,439	Reserve for Loan Losses	2,689
No. Shares Authorized	100,000	Total Equity Capital	9,823
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Bob G. Banister, M.D., James H. Brewer, B. J. Daugherty, Alphonse M. Hiegel, Marlin D. Jackson, J. W. McCracken, Charles D. Morgan, Jr., J. F. O'Kelley, Frank E. Robins, III, Stanley Russ, Earl F. Rogers, M. M. Satterfield

CORNING BANK

P.O. Box 439 Corning

County: Clay Zip Code: 72422 Population: 3,650
Charter Number: 745 Charter Date: June 15, 1984
Telephone: 857-3592 Branches: 2

Bank Holding Company Affiliate: First Paragould Bankshares, Inc.

PRES. & CEO: KELLY G. WRIGHT
EX. V.P. & CASH: DONIS SIMPSON
V.P.-OPER.: LOUISE COLEMAN
STAFF ACCOUNTANT: LILA SHOCKLEY
AUDITOR/COMP. OFF.: VEDA ESMON

Total Assets	44,696	Preferred Stock	-0-
Loans, Net	20,885	Common Stock	100
Securities	19,512	Surplus	1,801
Interest Bearing Balances	290	Undivided Profits	1,333
Total Deposits	38,924	Reserve for Loan Losses	230
No. Shares Authorized	10,000	Total Equity Capital	3,234
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Larry Brewer, William E. Brewer, G. L. Lieblong, Dr. George A. Haynes, Frank Schreit, Jr., J. C. Cothren, Roy McSpadden, J. T. Meriwether, Douglas Pillow, Dr. J. M. Williams, Charles Williamson, Kelly G. Wright

FIRST STATE BANK

P.O. Box 638 Crossett
County: Ashley Zip Code: 71635 Population: 6,700
Charter Number: 718 Charter Date: March 13, 1963
Telephone: 364-5131 Branches: 1

Bank Holding Company Affiliate: Evergreen Bancshares, Inc.

CHAIRMAN: RICHARD E. GRIFFIN
PRES. & CEO: JIMMY V. FINCHER
VICE PRESIDENT: DONALD W. WOODS
CASHIER: CHERYL GOODWIN
ADMIN. OFFICER: JEANIE PARKER
ASST. CASH. & HEAD TEL.: ERMA WALKER

Total Assets	14,450	Preferred Stock	-0-
Loans, Net	8,729	Common Stock	1,000
Securities	2,324	Surplus	380
Interest Bearing Balances	1,375	Undivided Profits	449
Total Deposits	13,455	Reserve for Loan Losses	302
No. Shares Authorized	100,000	Total Equity Capital	931
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Charles Baxley, Richard E. Griffin, James S. Nolley, C. E. Ripley, Donald R. Rodgers

DANVILLE STATE BANK

P.O. Box 609 Danville
County: Yell Zip Code: 72833 Population: 1,698
Charter Number: 615 Charter Date: October 3, 1930
Telephone: 495-2236 Branches: 0

Bank Holding Company Affiliate: Chambers Bancshares, Inc.

CHAIRMAN: JOHN ED CHAMBERS, JR.
PRES. & CEO: JOHN ED CHAMBERS, III
SR. V.P.: EDWARD J. TAYLOR
V.P. & CASHIER: ODEAN PARKER
VICE PRESIDENT: PAUL WILLETT
VICE PRESIDENT: JERRY L. SMITH
VICE PRESIDENT: ROBERT R. REDFERN
VICE PRESIDENT: DEBRA STRAIT
VICE PRESIDENT: WANDA BULL
VICE PRESIDENT: ZELTA BELL

Total Assets	73,7 3	Preferred Stock	-0-
Loans, Net	35,697	Common Stock	250
Securities	17,357	Surplus	2,750
Interest Bearing Balances	14,689	Undivided Profits	4,078
Total Deposits	66,027	Reserve for Loan Losses	459
No. Shares Authorized	10,000	Total Equity Capital	7,078
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: John Ed Chambers, III, John Ed Chambers, Jr., Edward J. Taylor, Lloyd R. George, Fay Mathis, Charles Sloan, Mike Cornwell

ARKANSAS VALLEY BANK

P.O. Box 330 Dardanelle
County: Yell Zip Code: 72834 Population: 3,621
Charter Number: 714 Charter Date: August 29, 1961
Telephone: 229-2151 Branches: 1

Bank Holding Company Affiliate: Bankstock Two, Inc./Ozark Bankshares, Inc.

CEO: GEORGE G. GLEASON, II
CHAIRMAN: CARL G. HOLT
PRES.-BANK SERV.: MARK D. ROSS
DEPUTY CEO: LINDA D. GLEASON
SR. V.P. LENDING: LARRY M. DICKS
SR. V.P. MORT. SERV.: SONYA LEE
V.P.-OPER.: JUDY ELLIOT
CASHIER: DORTHY GEIBE

Total Assets	30,515	Preferred Stock	-0-
Loans, Net	18,039	Common Stock	783
Securities	5,910	Surplus	1,576
Interest Bearing Balances	3,743	Undivided Profits	781
Total Deposits	27,183	Reserve for Loan Losses	256
No. Shares Authorized	78,329	Total Equity Capital	3,140
No. Shares Outstanding	78,329	Subordinated Debt	-0-

DIRECTORS: Dr. Gilroy S. Cornwell, Larry M. Dicks, George G. Gleason, II, Linda D. Gleason, Carl G. Holt, Rosemary D. Holt, Dr. Gene D. Ring, Mark D. Ross, Rennae Sims, William Thornsberry

BANK OF DARDANELLE

P.O. Box 577 Dardanelle
County: Yell Zip Code: 72834 Population: 3,621
Charter Number: 668 Charter Date: September 12, 1934
Telephone: 229-3311 Branches: 1

Bank Holding Company Affiliate: Bank of Dardanelle Bankshares, Inc.

CEO: H. M. ORSBURN
VICE PRESIDENT: V. E. LAMBERT
VICE PRESIDENT: JERRY SADLER
CASHIER: JANELLE PARKER
ASST. V.P.: OPAL ADKISON
ASST. CASHIER: JANETTA JAY

Total Assets	54,533	Preferred Stock	-0-
Loans, Net	21,003	Common Stock	200
Securities	18,578	Surplus	825
Interest Bearing Balances	9,850	Undivided Profits	4,739
Total Deposits	48,325	Reserve for Loan Losses	199
No. Shares Authorized	8,000	Total Equity Capital	5,764
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: L. R. Berryhill, Fanny B. George, J. L. Hamilton, Evelyn H. Jones, H. M. Orsburn, Noel VanDover, J. W. Wallis

DECATUR STATE BANK

P.O. Box 38 Decatur
County: Benton Zip Code: 72722 Population: 1,013
Charter Number: 707 Charter Date: May 27, 1954
Telephone: 752-3281 Branches: 1

Bank Holding Company Affiliate: None

CHAIRMAN: LLOYD E. PETERSON
PRES. & CEO: VERNON L. AUSTIN
VICE PRESIDENT: PAUL GALYEAN
VICE PRESIDENT: BILL MONTGOMERY
VICE PRESIDENT: WANDA R. TORMEY
ASST. V.P.: BRENDA SPRINKLES

Total Assets	29,789	Preferred Stock	-0-
Loans, Net	21,632	Common Stock	350
Securities	2,869	Surplus	350
Interest Bearing Balances	594	Undivided Profits	2,742
Total Deposits	26,150	Reserve for Loan Losses	645
No. Shares Authorized	7,000	Total Equity Capital	3,442
No. Shares Outstanding	7,000	Subordinated Debt	-0-

DIRECTORS: Lloyd E. Peterson, Dorothy M. Peterson, Tom M. Edmiston, Dr. E. N. McCollum, Richard E. Wilmoth, Victor Evans, Paul Galyean, Vernon Austin

BANK OF DELIGHT

P.O. Box 68 Delight
County: Pike Zip Code: 71940 Population: 468
Charter Number: 342 Charter Date: June 16, 1911
Telephone: 379-2293 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: OLEN HENDRIX
EX. V.P.: DARWIN HENDRIX
SR. V.P.: GUS WINGFIELD

Total Assets	23,276	Preferred Stock	-0-
Loans, Net	7,982	Common Stock	234
Securities	11,287	Surplus	1,200
Interest Bearing Balances	100	Undivided Profits	1,252
Total Deposits	20,360	Reserve for Loan Losses	98
No. Shares Authorized	9,375	Total Equity Capital	2,686
No. Shares Outstanding	9,375	Subordinated Debt	-0-

DIRECTORS: Clarence Anthony, Olen Hendrix, Buford Hendrix, Darwin Hendrix, Gus Wingfield, Cecil E. Johnson III, Larry May

FIRST STATE BANK OF DE QUEEN

P.O. Box 970 De Queen
County: Sevier Zip Code: 71832 Population: 4,594
Charter Number: 731 Charter Date: September 26, 1974
Telephone: 642-4423 Branches: 1

Bank Holding Company Affiliate: None

CHAIR.: LOU GRAY
PRES. & CEO: ART MELSON
EX. V.P.: LYNN CHANEY
CASHIER: JEAN TOLLETT
ASST. V.P.: BARBARA KITCHENS
ASST. CASHIER: MARGARET FENTON
AUDITOR: DAVID DUTTON

Total Assets	20,184	Preferred Stock	-0-
Loans, Net	12,455	Common Stock	760
Securities	3,578	Surplus	100
Interest Bearing Balances	1,282	Undivided Profits	810
Total Deposits	18,379	Reserve for Loan Losses	193
No. Shares Authorized	100,000	Total Equity Capital	1,670
No. Shares Outstanding	76,000	Subordinated Debt	20

DIRECTORS: Lou Gray, Gary Bell, R. S. Harris, Art Melson, Ron Moore, Dennis Smiley, Don Stemple, Coy Wiles

DERMOTT STATE BANK

P.O. Box C Dermott
County: Chicot Zip Code: 71638 Population: 4,731
Charter Number: 672 Charter: Date July 8, 1935
Telephone: 538-3266 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: JAMES S. SUITT
VICE PRESIDENT: MARGARET MURPHY
VICE PRESIDENT: FRANK HENRY, JR.
VICE PRESIDENT: DENNIS J. LEE
ASST. V.P. & CASH: SANDRA BRASHER
ASST. V.P.: LOIS D. COMPTON
ASST. V.P.: SHEILA BRANNON

Total Assets	17,528	Preferred Stock	-0-
Loans, Net	2,766	Common Stock	450
Securities	11,049	Surplus	550
Interest Bearing Balances	1,981	Undivided Profits	1,611
Total Deposits	14,720	Reserve for Loan Losses	98
No. Shares Authorized	18,000	Total Equity Capital	2,611
No. Shares Outstanding	18,000	Subordinated Debt	-0-

DIRECTORS: John M. Arnn, John Jeffrey Baxter, John M. Baxter, W. A. Baxter, Frank Henry, Jr., Clarence Horton, Bernard Levi, Lawrence W. Levi, James S. Suitt

FIRST STATE BANK OF DERMOTT

Freeman and Peddicord
P.O. Drawer O Dermott
County: Chicot Zip Code: 71638 Population: 4,731
Charter Number: 732 Charter Date: October 15, 1976
Telephone: 538-3221 Branches: 0

Bank Holding Company Affiliate: Dermott Bancshares, Inc.

CHAIRMAN: H. W. THOMAS
PRES. & CEO: TOM H. GRUMBLES
EX. V.P.: MARY K. TUCKER
CASHIER: CLAUDINE RADANOVICH
ASST. CASHIER: GERALDINE PARKER

Total Assets	19,090	Preferred Stock	-0-
Loans, Net	8,130	Common Stock	150
Securities	7,460	Surplus	725
Interest Bearing Balances	1,189	Undivided Profits	988
Total Deposits	16,029	Reserve for Loan Losses	146
No. Shares Authorized	18,750	Total Equity Capital	1,863
No. Shares Outstanding	15,000	Subordinated Debt	-0-

DIRECTORS: R. H. Dennington, Robert B. Gibson, Tom H. Grumbles, Leonard L. Hampson, Daniel C. Horton, Don C. Scott, H. W. Thomas, M.D., Mary K. Tucker

FARMERS AND MERCHANTS BANK

P.O. Box 369 Des Arc
County: Prairie Zip Code: 72040 Population: 2,000
Charter Number: 84 Charter Date: January 20, 1902
Telephone: 256-4191 Branches: 0

Bank Holding Company Affiliate: Security Bancshares, Inc.

PRES. & CEO: SHEROD S. WHITE
VICE PRESIDENT: JAMES C. TIPTON

Total Assets	31,220	Preferred Stock	-0-
Loans, Net	9,861	Common Stock	788
Securities	19,664	Surplus	1,100
Interest Bearing Balances	-0-	Undivided Profits	5,285
Total Deposits	23,786	Reserve for Loan Losses	183
No. Shares Authorized	78,819	Total Equity Capital	7,173
No. Shares Outstanding	78,819	Subordinated Debt	-0-

DIRECTORS: S. R. Nichols, Henry Nichols, Sherod White, James Tipton, V. O. Calhoun, Jr., Donald Guess, Graham Mullen, George Ford, R. L. Morton, Leo Simmons

DEWITT BANK & TRUST COMPANY

P.O. Drawer 71 DeWitt
County: Arkansas Zip Code: 72042 Population: 3,928
Charter Number: 605 Charter Date: March 1, 1929
Telephone: 946-3531 Branches: 0

Bank Holding Company Affiiiate: DBT Financial Corporation

CHAIRMAN: ELMER FERGUSON
VICE CHAIRMAN: JULIAN BROWN
PRES. & CEO: GARY HUDSON
SR. V.P.: LARRY O'BRIANT
V.P. & SR. T.O.: FRANK ELLIS
VICE PRESIDENT: MOLLY HAGEMAN
AUDITOR: TERRY McCULLARS

Total Assets	61,672	Preferred Stock	-0-
Loans, Net	23,183	Common Stock	1,350
Securities	29,030	Surplus	3,150
Interest Bearing Balances	4,085	Undivided Profits	5,303
Total Deposits	51,358	Reserve for Loan Losses	652
No. Shares Authorized	54,000	Total Equity Capital	9,803
No. Shares Outstanding	40,959	Subordinated Debt	-0-

DIRECTORS: W. H. Botts, Julian Brown, E. E. Denman, Ray D. Dickson, Elmer Ferguson, Wayne Hampton, Gary Hudson, George Pike, Charles W. Rasco III, Nancy F. Rasco, Jack Whitmore

DUMAS STATE BANK

P.O. Box 700 Dumas
County: Desha Zip Code: 71639 Population: 6,091
Charter Number: 729 Charter Date: January 11, 1974
Telephone: 382-4204 Branches: 0

Bank Holding Company Affiliate: Dumas Bancshares, Inc.

PRES. & CEO: JAMES R. HALL
VICE PRESIDENT: DENNIS FERGUSON
CASHIER: ANITA GRIMES

Total Assets	20,723	Preferred Stock	-0-
Loans, Net	11,080	Common Stock	300
Securities	5,299	Surplus	700
Interest Bearing Balances	398	Undivided Profits	640
Total Deposits	18,984	Reserve for Loan Losses	178
No. Shares Authorized	30,000	Total Equity Capital	1,640
No. Shares Outstanding	30,000	Subordinated Debt	-0-

DIRECTORS: James R. Hall, A. O. French, Merle Peterson, M.E. McDonald, Dorothy Moore, Howard R. Harris, William F. Teeter, William A. West, Herman Vickers

MERCHANTS AND FARMERS BANK

P.O. Drawer D Dumas
County: Desha Zip Code: 71639 Population: 6,091
Charter Number: 278 Charter: Date May 9, 1909
Telephone: 382-4311 Branches: 1

Bank Holding Company Affiliate: M & F Financial Corporation

CHAIR, PRES. & CEO: LORAL ADCOCK
V.P. & T.O.: J. MICHAEL JONES
EX. V.P. & CASHIER: DAVID J. GARRETT

Total Assets	47,974	Preferred Stock	-0-
Loans, Net	24,667	Common Stock	1,000
Securities	14,982	Surplus	1,000
Interest Bearing Balances	2,066	Undivided Profits	2,993
Total Deposits	42,573	Reserve for Loan Losses	409
No. Shares Authorized	40,000	Total Equity Capital	4,993
No. Shares Outstanding	40,000	Subordinated Debt	-0-

DIRECTORS: Loral M. Adcock, Claud T. Frank, J. E. Allmon, Jr., Charles H. Dante, Edgar C. Gannaway, Marion S. Gill, Harold L. Jones, Clifton L. Meador, David O. Porter, III, Thomas F. Shea

EARLE STATE BANK

P.O. Box 248 Earle
County: Crittenden Zip Code: 72331 Population: 3,500
Charter Number: 696 Charter Date: April 24, 1947
Telephone: 792-8613 Branches: 1

Bank Holding Company Affiliate: Earle Bankshares, Inc.

PRES. & CEO: JOHN E. GREGSON
EX. V.P.: CHRIS LEHMAN
SR. V.P.: MARY DAVIS

Total Assets	29,866	Preferred Stock	-0-
Loans, Net	16,425	Common Stock	1,000
Securities	6,461	Surplus	2,000
Interest Bearing Balances	1,578	Undivided Profits	1,479
Total Deposits	25,145	Reserve for Loan Losses	144
No. Shares Authorized	100,000	Total Equity Capital	4,479
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: W. P. Morrison, John Morrison, Joe Morrison, Price Morrison, David Wallace, Jimmy Taylor, J. W. Young, Jr., Chris Lehman, John Gregson

THE DELTA STATE BANK

P.O. Box 595 Elaine

County: Phillips Zip Code: 72333 Population: 1,110
Charter Number: 697 Charter Date: December 30, 1947
Telephone: 827-3397 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CASHIER: MARY LOUISE DEMORET FISER

Total Assets	2,473	Preferred Stock	-0-
Loans, Net	355	Common Stock	40
Securities	644	Surplus	80
Interest Bearing Balances	200	Undivided Profits	936
Total Deposits	1,417	Reserve for Loan Losses	6
No. Shares Authorized	1,600	Total Equity Capital	1,056
No. Shares Outstanding	1,600	Subordinated Debt	-0-

DIRECTORS: Lamar Marks, Esley E. Johnson, Sr., V. Poindexter Fiser, Mary Louise Demoret Fiser

THE EXCHANGE BANK & TRUST COMPANY

224 North Washington
P.O. Box 641 El Dorado

County: Union Zip Code: 71731 Population: 26,685
Charter Number: 658 Charter Date: August 12, 1933
Telephone: 862-6683 Branches: 2

Bank Holding Company Affiliate: Exchange Bancshares, Inc.

PRES. & CEO: ROBERT P. TAYLOR
SR. V.P.—OPERATIONS: STEVE LEVERETTE
SR. V.P.—LENDING: H. GLENN RAMBIN
SR. V.P.—LOAN ADMIN. & COMP.: CAROLYN BEAVERS
SR. V.P.—TRUST & INVEST.: R. DOUGLAS WRIGHT
V.P./CONTROLLER: JOHN SINCLAIR

Total Assets	95,063	Preferred Stock	-0-
Loans, Net	46,773	Common Stock	1,000
Securities	34,740	Surplus	1,000
Interest Bearing Balances	3,526	Undivided Profits	6,436
Total Deposits	82,935	Reserve for Loan Losses	825
No. Shares Authorized	200,000	Total Equity Capital	8,436
No. Shares Outstanding	132,000	Subordinated Debt	500

DIRECTORS: James W. Garison, D. R. James, Jr., John R. Meadows, Charles Thomas, Bruce Anthony, George Haefner, Rodney Landes, Jim Sheppard, M.D., Gerald Young, Edward Hurley, Bill G. McGuire, Robert P. Taylor, John R. Williamson, M.D.

BANK OF ELKINS

P.O. Box 333 Elkins
Zip Code: 72727

County: Washington
Charter Number: 377
Telephone: 643-2131

Population: 600
Charter Date: June 1, 1912
Branches: 1

Bank Holding Company Affiliate: Community Investment, Inc.

PRES. & CEO: JOEL L. BUNCH
CASHIER, EX. V.P.: JOYCE R. BUNCH

VICE PRESIDENT: RANDALL D. HARPER
ASST. CASHIER: MARGIE R. EATON

Total Assets	22,900	Preferred Stock	-0-
Loans, Net	15,329	Common Stock	250
Securities	4,239	Surplus	591
Interest Bearing Balances	900	Undivided Profits	993
Total Deposits	20,984	Reserve for Loan Losses	197
No. Shares Authorized	12,500	Total Equity Capital	1,834
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Joel L. Bunch, Joyce R. Bunch, Sarah L. Bunch, David R. Malone

BANK OF ENGLAND

123 S. Main
P.O. Box 70 England
Zip Code: 72046

County: Lonoke
Charter Number: 48
Telephone: 842-2555

Population: 3,018
Charter Date: August 8, 1898
Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: SETH BOLES, JR.
CASHIER: OTHA E. FRIZZELL

ASST. V.P.: GARY R. CANADA, SR.

Total Assets	15,387	Preferred Stock	-0-
Loans, Net	6,356	Common Stock	100
Securities	5,021	Surplus	750
Interest Bearing Balances	297	Undivided Profits	1,257
Total Deposits	13,152	Reserve for Loan Losses	123
No. Shares Authorized	10,000	Total Equity Capital	2,107
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Seth Boles, Jr., Otha E. Frizzell, Thomas O. Murchison, Sr., Gary R. Canada, Sr.

THE CITIZENS BANK

P.O. Box 190 England
Zip Code: 72046

County: Lonoke
Charter Number: 633
Telephone: 842-2541

Population: 3,018
Charter Date: January 14, 1931
Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: KAYE L. HALL
V.P. & LOAN OFF.: BOBBY D. MONTGOMERY

V.P. & CASHIER: SHEILA C. RICE

Total Assets	21,087	Preferred Stock	-0-
Loans, Net	8,366	Common Stock	240
Securities	6,116	Surplus	1,160
Interest Bearing Balances	4,060	Undivided Profits	1,555
Total Deposits	18,027	Reserve for Loan Losses	92
No. Shares Authorized	9,600	Total Equity Capital	2,955
No. Shares Outstanding	9,600	Subordinated Debt	-0-

DIRECTORS: Kaye L. Hall, Pauline Leonard, Dorothy C. Morey, John W. Gann, D. B. Morgan, Jr., Bobby D. Montgomery, Sheila C. Rice

THE EUDORA BANK

111 N. Main Street
P.O. Box 270 Eudora
Zip Code: 71640

County: Chicot
Charter Number: 629
Telephone: 355-8311

Population: 3,840
Charter Date: December 23, 1930
Branches: 0

Bank Holding Company Affiliate: Delta Bancshares, Inc.

EX. V.P. & CEO: GENE KEITH

V.P. & CASHIER: CLAUDENE STEPHENS

Total Assets	21,101	Preferred Stock	-0-
Loans, Net	7,812	Common Stock	350
Securities	9,046	Surplus	1,400
Interest Bearing Balances	2,176	Undivided Profits	645
Total Deposits	17,084	Reserve for Loan Losses	193
No. Shares Authorized	14,000	Total Equity Capital	2,395
No. Shares Outstanding	14,000	Subordinated Debt	-0-

DIRECTORS: W. K. Grubbs, Alvin Meyer, Jr., Charles Poole, Jimmy Pylate, William C. Rankin, W. R. Selman, Dr. W. J. Weaver

BANK OF EUREKA SPRINGS

P.O. Box 309 Eureka Springs
County: Carroll Zip Code: 72632 Population: 1,982
Charter Number: 374 Charter Date: May 4, 1912
Telephone: 253-8241 Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: JOHN F. CROSS
EX. V.P.: KING GLADDEN
VICE PRESIDENT: RICHARD KELLEY
ASST. V.P.: DAVE BAKER

Total Assets	36,862	Preferred Stock	-0-
Loans, Net	22,829	Common Stock	400
Securities	8,009	Surplus	1,600
Interest Bearing Balances	1,962	Undivided Profits	2,345
Total Deposits	32,197	Reserve for Loan Losses	230
No. Shares Authorized	4,000	Total Equity Capital	4,345
No. Shares Outstanding	-0-	Subordinated Debt	-0-

DIRECTORS: John F. Cross, Eagle Thomas, Dorothy Mathews, Claude Cross, A. J. Clark, Loren Clark, Ruth Cross, Lewis Epley, Dave Bird, Wayne Johnson, Michael Mathews

BANK OF EVENING SHADE

Hwy 167 South
P.O. Box 130 Evening Shade
County: Sharp Zip Code: 72532 Population: 394
Charter Number: 69 Charter Date: February 6, 1901
Telephone: 266-3215 Branches: 0

Bank Holding Company Affiliate: Sharp Bancshares, Inc.

CHAIRMAN: JAMES M. STREET
PRES. & CEO: A. H. HOANEY

Total Assets	7,731	Preferred Stock	-0-
Loans, Net	3,283	Common Stock	155
Securities	2,953	Surplus	275
Interest Bearing Balances	587	Undivided Profits	349
Total Deposits	6,881	Reserve for Loan Losses	55
No. Shares Authorized	6,200	Total Equity Capital	779
No. Shares Outstanding	6,200	Subordinated Debt	-0-

DIRECTORS: Samuel F. Beller, Clifton Crabtree, A. H. Hoaney, Eugene Street, James E. Street, James M. Street

McILROY BANK & TRUST

P.O. Box 1327 Fayetteville
County: Washington Zip Code: 72701 Population: 39,640
Charter Number: 31 Charter Date: December 24, 1900
Telephone: 575-1000 Branches: 5

Bank Holding Company Affiliate: Northwest Arkansas Bancshares, Inc.

PRES. & CEO: JAMES C. GLENN
SR. V.P. LOAN DIV.: BRUCE LOFTIN
V.P. OPER. DIV.: JIM WILSON
V.P. TRUST DIV.: BOB PLUMMER
V.P. RETAIL BANKING: KIM SIMPSON

Total Assets	141,051	Preferred Stock	-0-
Loans, Net	73,418	Common Stock	8,353
Securities	44,576	Surplus	1,407
Interest Bearing Balances	4,251	Undivided Profits	(570)
Total Deposits	124,193	Reserve for Loan Losses	2,912
No. Shares Authorized	811,120	Total Equity Capital	9,190
No. Shares Outstanding	350,692	Subordinated Debt	1,500

DIRECTORS: Jim C. Walton, Millard Goff, James H. Stewart, James C. Glenn, Ann Henry, Charles F. Scharlau, J. Frank Broyles, Jim Bob Wheeler, Carl Collier, James D. Mashburn

FORDYCE BANK & TRUST COMPANY

P.O. Box 352 Fordyce
County: Dallas Zip Code: 71742 Population: 5,175
Charter Number: 631 Charter Date: January 5, 1931
Telephone: 352-3107 Branches: 2

Bank Holding Company Affiliate: FBT Bancshares, Inc.

PRES. & CEO: CURTIS HUTCHINS
V.P. & T.O.: JIM HULSE
V.P. & CASHIER: SUZETTE CRUTCHFIELD
ASST. V.P.: WANDA SMURL

Total Assets	39,966	Preferred Stock	-0-
Loans, Net	17,478	Common Stock	200
Securities	16,596	Surplus	1,600
Interest Bearing Balances	200	Undivided Profits	2,020
Total Deposits	35,577	Reserve for Loan Losses	242
No. Shares Authorized	8,000	Total Equity Capital	3,820
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: J. H. Everett, L. Weems Trussell, J. Graydon Parham, J. W. Hearnsberger, E. C. Benton, Curtis Hutchins, D. J. Barnes, S. K. Benton

PLANTERS BANK AND TRUST COMPANY

P.O. Box 1539 Forrest City
County: St. Frances Zip Code: 72335 Population: 14,000
Charter Number: 521 Charter Date: April 15, 1921
Telephone: 633-2833 Branches: 3

Bank Holding Company Affiliate: None

CHAIR., PRES & CEO: FRANKIE PRATT
SR. V.P.: WADE HAWKINS
VICE PRESIDENT: DAVID HARDKE
VICE PRESIDENT: STEVE HORTON
VICE PRESIDENT: DIANE THOMASON
VICE PRESIDENT: J. C. CAMPBELL
ASST. V.P.: JUDY LOTT
CASHIER: DONNA GARNER

Total Assets	49,015	Preferred Stock	-0-
Loans, Net	25,944	Common Stock	600
Securities	9,796	Surplus	2,900
Interest Bearing Balances	4,960	Undivided Profits	787
Total Deposits	44,375	Reserve for Loan Losses	583
No. Shares Authorized	24,000	Total Equity Capital	4,287
No. Shares Outstanding	-0-	Subordinated Debt	-0-

DIRECTORS: Frankie Pratt, David M. Hardke, R. B. Twist, J. R. Chappell, Jr., O. J. Gandy, Jr., J. R. Grobmyer, Michael E. Cissell, Oral Edwards, John V. Casbeer, C. N. Haven

PLANTERS & MERCHANTS BANK

P.O. Box 538 Gillett
County: Arkansas Zip Code: 72055 Population: 927
Charter Number: 721 Charter Date: January 13, 1967
Telephone: 548-2211 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: LARRY E. BAUER
ASST. V.P.: LLOYD E. WALLACE
CASHIER: ALICE M. PERRITT
ASST. CASHIER: CAROLYN SULLIVAN

Total Assets	13,782	Preferred Stock	-0-
Loans, Net	9,093	Common Stock	150
Securities	3,140	Surplus	700
Interest Bearing Balances	100	Undivided Profits	440
Total Deposits	11,875	Reserve for Loan Losses	207
No. Shares Authorized	12,000	Total Equity Capital	1,290
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: Keneth Smith, Frank C. Wolfe, Darrel Nichols, Bobby Turner, Darrall Richter, Johnny Holzhauer, Scott Place, Larry E. Bauer

THE BANK OF GLENWOOD

P.O. Box O Glenwood
County: Pike Zip Code: 71943 Population: 1,414
Charter Number: 398 Charter Date: December 27, 1912
Telephone: 356-2121 Branches: 1

Bank Holding Company Affiliate: None

CHAIRMAN: IRVIN C. BAINUM
VICE CHAIRMAN: VICTOR H. COX
PRES. & CEO: HAROLD SMITH
CASHIER: PATRICIA OWENS
VICE PRESIDENT: LYNDA ROBBINS
ASST. V.P.: KATHRYN BAXTER

Total Assets	28,339	Preferred Stock	-0-
Loans, Net	17,937	Common Stock	100
Securities	4,162	Surplus	650
Interest Bearing Balances	3,955	Undivided Profits	1,469
Total Deposits	25,784	Reserve for Loan Losses	295
No. Shares Authorized	4,000	Total Equity Capital	2,219
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Irvin Bainum, Harold Smith, Victor H. Cox, Richard L. Cox, Roy A. Wisener, Mark Bainum

FIRST STATE BANK

340 South Main Street
P.O. Box A Gould
County: Lincoln Zip Code: 71643 Population: 1,671
Charter Number: 719 Charter Date: January 6, 1964
Telephone: 263-4325 Branches: 1

Bank Holding Company Affiliate: Gould Bancshares, Inc.

CHAIRMAN: W. J. BOREN
PRES. & CEO: HAROLD H. REID
SR. V.P. & CASHIER: MARY L. NOLAN
EX. V.P.: ERNEST C. BRADSHAW
VICE PRESIDENT: WANDA ROBERTSON
ASST. V.P.: DEBBYE BRADLEY
ASST. CASHIER: PAT ROOK

Total Assets	11,954	Preferred Stock	-0-
Loans, Net	6,499	Common Stock	200
Securities	2,398	Surplus	1,000
Interest Bearing Balances	1,646	Undivided Profits	(55)
Total Deposits	10,006	Reserve for Loan Losses	171
No. Shares Authorized	20,000	Total Equity Capital	1,145
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: W. J. Boren, Harold H. Reid, L. E. Branson, Jr., W. H. Carder, Sr., Donald L. Eifling, T. M. Fish, Victor Holthoff, Kenneth Johnson, R. C. Johnson, Jr., R. W. Jones, Stanley Norris, John H. Rogers, Howard Raley

BANK OF GRAVETT

P.O. Box 160 Gravette
County: Benton Zip Code: 72736 Population: 1,218
Charter Number: 46 Charter Date: February 28, 1900
Telephone: 787-5251 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: JOHN R. MEADE
EX. V.P.: DAVID N. WILLS
VICE PRESIDENT: JIM ALLEN EDMONDSON
VICE PRESIDENT: WILLIAM R. MEADE
CASHIER: LARRY WILMOTH
ASST. CASHIER: MARGARET PEARSON
AS3T. CASHIER: VIRGINIA GIBSON
ASST. CASHIER: WALT NIELSEN

Total Assets	53,788	Preferred Stock	-0-
Loans, Net	26,844	Common Stock	100
Securities	21,598	Surplus	900
Interest Bearing Balances	300	Undivided Profits	6,071
Total Deposits	45,977	Reserve for Loan Losses	417
No. Shares Authorized	4,000	Total Equity Capital	7,071
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Phillip Chastain, George Cowgur, Albert Dunagin, Jim Allen Edmondson, George Haley, John R. Meade, William R. Meade, David N. Wills

FARMERS BANK

P.O. Box 610 Greenwood
County: Sebastian Zip Code: 72936 Population: 3,317
Charter Number: 243 Charter Date: August 7, 1907
Telephone: 996-4171 Branches: 3

Bank Holding Company Affiliate: None

CHAIRMAN: MEANS WILKINSON
PRES. & CEO: BETTY J. WILKINSON
VICE PRESIDENT: STANHOPE WILKINSON
VICE PRESIDENT: EDWARD WILKINSON
ADMINISTRATIVE ASST.: TRESA GAMBLE

Total Assets	52,586	Preferred Stock	-0-
Loans, Net	20,297	Common Stock	300
Securities	24,661	Surplus	2,000
Interest Bearing Balances	3,365	Undivided Profits	4,745
Total Deposits	44,836	Reserve for Loan Losses	257
No. Shares Authorized	7,500	Total Equity Capital	7,045
No. Shares Outstanding	7,500	Subordinated Debt	-0-

DIRECTORS: Means Wilkinson, Betty Wilkinson, Stanhope Wilkinson, Edward Wilkinson, Bronson Andrews, Tresa Gamble

FIRST STATE BANK OF GURDON

P.O. Box 446 Gurdon
Zip Code: 71743

County: Clark
Charter Number: 61
Telephone: 353-2534

Population: 2,700
Charter Date: August 4, 1900
Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: FRED REED
V.P.—LENDING: CARROLL COSTON
V.P.—CASHIER: LINDA BITTLE

Total Assets	24,120	Preferred Stock	-0-
Loans, Net	10,513	Common Stock	383
Securities	6,884	Surplus	2,317
Interest Bearing Balances	3,862	Undivided Profits	1,223
Total Deposits	21,199	Reserve for Loan Losses	282
No. Shares Authorized	75,000	Total Equity Capital	1,477
No. Shares Outstanding	38,325	Subordinated Debt	300

DIRECTORS: C. Louis Cabe, Fred E. Reed, Paul Barringer, Carroll Coston, Al Brown, Charles Cabe, Austin Capps, A. A. Horne, Jimmy Robbs, Maurice Stricklin

FARMERS BANK

P.O. Box 350 Hamburg
Zip Code: 71646

County: Ashley
Charter Number: 680
Telephone: 853-5222

Population: 3,394
Charter Date: March 10, 1941
Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: GUY HUMPHRIES
EX. V.P.: GORDON PRICE
VICE PRESIDENT: VELMA FARMER
CASHIER: ALLEN FARMER
ASST. CASHIER: JETTIE MAE ATKINS
ASST. CASHIER: JOANN ROBERTS
CONTROLLER: LINDA STELL

Total Assets	26,887	Preferred Stock	-0-
Loans, Net	10,826	Common Stock	557
Securities	4,609	Surplus	796
Interest Bearing Balances	8,998	Undivided Profits	744
Total Deposits	24,295	Reserve for Loan Losses	106
No. Shares Authorized	30,000	Total Equity Capital	2,097
No. Shares Outstanding	22,260	Subordinated Debt	-0-

DIRECTORS: P. E. Barnes, Joel W. Foote, W. E. Foote, Nancy C. Foote, W. E. Johnson, Earl Scott, Jack Shell, John W. Spivey, Guy Humphries and Gordon Price

CALHOUN COUNTY BANK

P.O. Box 8 Hampton
County: Calhoun Zip Code: 71744 Population: 1,650
Charter Number: 220 Charter Date: October 26, 1906
Telephone: 798-2207 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN & CEO: SEARCY W. HARRELL, SR.
V. CHAIR.: SEARCY W. HARRELL, JR.
PRESIDENT: B. DICKSON NEAL
EX. V.P.: BILLY G. WRIGHT
VICE PRESIDENT: LEN HARRELL

Total Assets	25,233	Preferred Stock	-0-
Loans, Net	10,059	Common Stock	100
Securities	12,928	Surplus	900
Interest Bearing Balances	693	Undivided Profits	1,897
Total Deposits	22,088	Reserve for Loan Losses	241
No. Shares Authorized	4,000	Total Equity Capital	2,897
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Hubert J. Brown, Phillip J. Foster, Searcy W. Harrell, Sr., Searcy W. Harrell, Jr., Len Harrell, Fay Harrell, B. Dickson Neal, H. M. Welsh, D. W. Wells, Billy G. Wright

THE BANK OF HARRISBURG

201 East Jackson
P.O. Box 17 Harrisburg
County: Poinsett Zip Code: 72432 Population: 1,963
Charter Number: 620 Charter Date: December 2, 1930
Telephone: 578-2472 Branches: 0

Bank Holding Company Affiliate: Lake Hamilton Enterprises, Inc.

PRES. & CEO: JERRY M. DYER
EX. V.P.: JAMES M. WILLIAMS
CASHIER: DONALD BRITNELL
ASST. CASHIER: EVELYN WILLIAMS
ASST. CASHIER: BOBBIE DILL

Total Assets	25,434	Preferred Stock	-0-
Loans, Net	12,571	Common Stock	100
Securities	7,281	Surplus	2,900
Interest Bearing Balances	1, 479	Undivided Profits	(790)
Total Deposits	23,071	Reserve for Loan Losses	648
No. Shares Authorized	4,000	Total Equity Capital	2,210
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Jim Tom Butler, Jerry M. Dyer, James M. Williams, Harold Majors, Anna Margaret Butler, Paul Eaton, Elizabeth Eaton, Patricia Butler, Connie Butler

THE SECURITY BANK

P.O. Box 1078 Harrison
County: Boone Zip Code: 72601 Population: 9,567
Charter Number: 647 Charter Date: November 20, 1931
Telephone: 741-8200 Branches: 2

Bank Holding Company Affiliate: First Security Corporation/ First Commercial Corporation

PRES. & CEO: WAYNE CLARK
EX. V.P.: DOUGLAS L. JACKSON
SR. V.P.: DOLORES LAFFERTY
V.P.—MARKETING: JERRY McFARLAND
V.P. & CONTROLLER: JOHN EOFF
V.P. & CASHIER: RICHARD McBEE

Total Assets	111,330	Preferred Stock	-0-
Loans, Net	58,193	Common Stock	1,800
Securities	37,856	Surplus	3,200
Interest Bearing Balances	2,130	Undivided Profits	2,822
Total Deposits	102,797	Reserve for Loan Losses	1,364
No. Shares Authorized	180,000	Total Equity Capital	7,822
No. Shares Outstanding	180,000	Subordinated Debt	-0-

DIRECTORS: Dr. Ralph Bowers, John O. Campbell, Wayne Clark, L. E. Durand, Edwin P. Henry, Richard R. Hudson, Douglas L. Jackson, Junior Lee, Jerry P. Maland, H. K. McCaleb, Jr.

HAZEN FIRST STATE BANK

P.O. Box 783 Hazen
County: Prairie Zip Code: 72064 Population: 1,700
Charter Number: 744 Charter Date: May 12, 1983
Telephone: 255-4567 Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: WILLIAM M. SHARP
CASHIER: NANCY KOCOUREK
ASST. V.P.: BILLY BENNETT
ASST. CASHIER: ANN DOOLEY
ASST. CASHIER: SARA PERRY

Total Assets	13,464	Preferred Stock	-0-
Loans, Net	6,780	Common Stock	665
Securities	3,859	Surplus	315
Interest Bearing Balances	190	Undivided Profits	(162)
Total Deposits	12,561	Reserve for Loan Losses	184
No. Shares Authorized	15,000	Total Equity Capital	818
No. Shares Outstanding	13,308	Subordinated Debt	-0-

DIRECTORS: Tommy Hillman, Pat Henderson, Neil Maynard, Robert Petter, Vernon Giss, W. M. Sharp

THE CLEBURNE COUNTY BANK

P.O. Box 1000 Heber Springs
County: Cleburne Zip Code: 72543 Population: 5,371
Charter Number: 626 Charter Date: December 16, 1930
Telephone: 362-2456 Branches: 4

Bank Holding Company Affiliate: Lake Hamilton Enterprises, Inc.

PRES. & CEO: JEROME JOHNSON
EX. V.P.: WALTER ALDRIDGE
V.P. & CASHIER: JUANITA TAYLOR
VICE PRESIDENT: PEGGY SMITH
VICE PRESIDENT: MARY HOLLAND

Total Assets	97,265	Preferred Stock	-0-
Loans, Net	40,977	Common Stock	120
Securities	44,429	Surplus	2,500
Interest Bearing Balances	1,094	Undivided Profits	4,530
Total Deposits	89,325	Reserve for Loan Losses	723
No. Shares Authorized	1,200	Total Equity Capital	7,150
No. Shares Outstanding	1,200	Subordinated Debt	250

DIRECTORS: Jerome Johnson, Walter Aldridge, Jim Tom Butler, Dr. Ricky Johnson, Richie Lee, Wetzel Stark, L. E. Roberts, Jr., Harold Majors, Jr., Anna Margaret Butler, Beth Eaton, Paul Eaton, Connie Butler, Jerry Dyer, Patricia Butler

HERBER SPRINGS STATE BANK

P.O. Box 30 Herber Springs
County: Cleburne Zip Code: 72543 Population: 5,371
Charter Number: 735 Charter Date: May 7, 1977
Telephone: 362-5821 Branches: 1

Bank Holding Company Affiliate: State Holding Company

PRES. & CEO: THOMAS E. PROPES, JR.
SR. V.P.: ROBERT CARD
V.P. & CASHIER: JOYCE HARRAL
VICE PRESIDENT: JANICE PARROTT

Total Assets	36,961	Preferred Stock	-0-
Loans, Net	23,449	Common Stock	1,766
Securities	4,893	Surplus	650
Interest Bearing Balances	3,292	Undivided Profits	204
Total Deposits	34,299	Reserve for Loan Losses	334
No. Shares Authorized	21,000	Total Equity Capital	2,212
No. Shares Outstanding	18,000	Subordinated Debt	216

DIRECTORS: Harry Hastings, Jr., Cathy Owen, Al Harkins, Thomas E. Propes, Jr.

BANK OF HOLLY GROVE

P.O. Box Q Holly Grove
County: Monroe Zip Code: 72069 Population: 750
Charter Number: 118 Charter Date: May 12, 1903
Telephone: 462-3331 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: THOMAS M. HARGROVE
SR. V.P. & CASHIER: JEAN M. KIRKPATRICK

Total Assets	20,559	Preferred Stock	-0-
Loans, Net	10,134	Common Stock	60
Securities	8,275	Surplus	940
Interest Bearing Balances	299	Undivided Profits	1,742
Total Deposits	17,570	Reserve for Loan Losses	222
No. Shares Authorized	2,400	Total Equity Capital	2,742
No. Shares Outstanding	2,400	Subordinated Debt	-0-

DIRECTORS: Wilsie M. Matthews, Ruth T. Dearing, Donald R. Dearing, Thomas M. Hargrove, Jean M. Kirkpatrick, R. H. Mayo, John B. Moore, Jr., Herd E. Stone, Jr.

HORATIO STATE BANK

Corner of Pride and Main
P.O. Box 347 Horatio
County: Sevier Zip Code: 71842 Population: 989
Charter Number: 179 Charter Date: May 15, 1905
Telephone: 832-3211 Branches: 0

Bank Holding Company Affiliate: Pioneer Bancshares, Inc.

PRES. & CEO: C. E. HENDRIX, JR.
SR. V.P.: EDITH H. SMITH
EX. V.P. & CASHIER: WILBURN SMITH
OPERATIONS OFF.: LOLA LAWRENCE

Total Assets	23,855	Preferred Stock	-0-
Loans, Net	10,847	Common Stock	100
Securities	4,686	Surplus	1,000
Interest Bearing Balances	6,533	Undivided Profits	849
Total Deposits	21,759	Reserve for Loan Losses	253
No. Shares Authorized	2,000	Total Equity Capital	1,949
No. Shares Outstanding	2,000	Subordinated Debt	-0-

DIRECTORS: C. E. Hendrix, Jr., Edith H. Smith, Wilburn Smith, Lilla S. Hendrix, Loy Poag, Fred Sullivan

ARKANSAS BANK AND TRUST COMPANY

P.O. Box 5640 Hot Springs
County: Garland Zip Code: 71901 Population: 37,000
Charter Number: 232 Charter Date: April 18, 1907
Telephone: 624-4611 Branches: 7

Bank Holding Company Affiliate: ABT Bancshares Corporation

CEO: CECIL W. CUPP, JR.
PRESIDENT: RAY L. CASH
EX. V.P.: GARY E. BLENDEN
SR. V.P.—LENDING: RALPH E. WHITE

Total Assets	288,176	Preferred Stock	-0-
Loans, Net	211,986	Common Stock	3,771
Securities	38,532	Surplus	5,771
Interest Bearing Balances	2,000	Undivided Profits	9,872
Total Deposits	263,336	Reserve for Loan Losses	1,640
No. Shares Authorized	150,834	Total Equity Capital	19,414
No. Shares Outstanding	150,834	Subordinated Debt	2,507

DIRECTORS: Gary E. Blenden, Ray L. Cash, Cecil W. Cupp, Cecil W. Cupp, Jr., Cecil W. Cupp, III, M.D., Gerald H. Fisher, Gaither C. Johnston, Jr., M.D., Roy L. Murphy, Jim Randall, Brooks T. Rice, John Selig, Ray S. Smith, Jr., Richard S. Smith, Palmer Vanderberg, Hill A. Wheatley, Herman L. Wilson, Jr.

BANK OF IMBODEN

P.O. Box 320 Imboden
County: Lawrence Zip Code: 72434 Population: 661
Charter Number: 727 Charter Date: October 12, 1972
Telephone: 869-2291 Branches: 1

Bank Holding Company Affiliate: Spring River Bancshares

CHAIRMAN: CHARLES LUTER
PRES. & CEO: BOB DOWNING
EX. V.P.: PRESTON CLARK

Total Assets	17,558	Preferred Stock	-0-
Loans, Net	8,300	Common Stock	165
Securities	4,104	Surplus	85
Interest Bearing Balances	1,572	Undivided Profits	1,080
Total Deposits	16,152	Reserve for Loan Losses	821
No. Shares Authorized	10,000	Total Equity Capital	1,330
No. Shares Outstanding	6,600	Subordinated Debt	-0-

DIRECTORS: Charles Luter, Bob J. Downing, Dan Matthews, Jerry Foley, Preston Clark

FIRST JACKSONVILLE BANK AND TRUST

P.O. Box 827 Jacksonville
County: Pulaski Zip Code: 72076 Population: 27,000
Charter Number: 701 Charter Date: August 2, 1949
Telephone: 982-4511 Branches: 4

Bank Holding Company Affiliate: First Arkansas Bancshares

CEO: KENNETH PAT WILSON
PRESIDENT: LARRY T. WILSON
EX. V.P.: JOHN S. FORTENBURY
VICE PRESIDENT: DWIGHT BENTON
VICE PRESIDENT: SIBYL H. CLAY
VICE PRESIDENT: LYNN D. FAGAN
VICE PRESIDENT: JOHN HARDWICK
VICE PRESIDENT: FRED LOTTER
V.P. & T.O.: JOHN R. McNEE
VICE PRESIDENT: BILL PENDLETON
VICE PRESIDENT: MARY VERSER

Total Assets	81,940	Preferred Stock	-0-
Loans, Net	49,964	Common Stock	2,000
Securities	20,422	Surplus	1,000
Interest Bearing Balances	200	Undivided Profits	4,577
Total Deposits	73,395	Reserve for Loan Losses	752
No. Shares Authorized	200,000	Total Equity Capital	7,577
No. Shares Outstanding	200,000	Subordinated Debt	-0-

DIRECTORS: Harry K. Dougherty, Bartus M. Gray, Jr., Melda A. Rice, Kenneth Pat Wilson, Larry T. Wilson, Michael K. Wilson, Thomas H. Wortham, M.D.

NEWTON COUNTY BANK

P.O. Box 437 Jasper
County: Newton Zip Code: 72641 Population: 519
Charter Number: 121 Charter Date: March 24, 1903
Telephone: 446-2265 Branches: 1

Bank Holding Company Affiliate: Newco Corp./Ozark Bankshares, Inc.

CHAIRMAN: CARL G. HOLT
CEO: GEORGE G. GLEASON, II
DEPUTY CEO: LINDA D. GLEASON
PRES.—BANK SERVICES: MARK D. ROSS
SR. V.P.: LARRY M. DICKS
EX. V.P.: DANNY CRINER
VICE PRESIDENT: GEORGE LANDRUM
ASST. V.P.: INAS WATSON

Total Assets	33,995	Preferred Stock	-0-
Loans, Net	22,905	Common Stock	58
Securities	6,408	Surplus	1,842
Interest Bearing Balances	1,965	Undivided Profits	941
Total Deposits	30,438	Reserve for Loan Losses	243
No. Shares Authorized	2,340	Total Equity Capital	2,841
No. Shares Outstanding	2,340	Subordinated Debt	-0-

DIRECTORS: Carl G. Holt, Mark D. Ross, Linda D. Gleason, George G. Gleason, II, George Landrum, Danny Criner

BANK OF NORTHEAST ARKANSAS

P.O. Box 1617 Jonesboro
County: Craighead Zip Code: 72401 Population: 36,000
Charter Number: 150 Charter Date: February 14, 1904
Telephone: 932-2131 Branches: 4

Bank Holding Company Affiliate: None

CHAIR., PRES. & CEO: SLOAN RAINWATER
VICE CHAIRMAN: WM. I. RAINWATER
EX. V.P.: AUDREY GLENN
SR. V.P.: MAX COBB
VICE PRESIDENT: LOYCE GIBSON
V.P. & CASHIER: EVA BEELER
ASST. V.P.: GAIL NEBLETT
ASST. V.P.: BRUCE RHIDDLEHOOVER
ASST. CASHIER: BRENDA GRIFFITH
ASST. CASHIER: MERLE FRY
ASST. CASHIER: SHARRON CALDWELL

Total Assets	43,716	Preferred Stock	-0-
Loans, Net	21,030	Common Stock	750
Securities	14,332	Surplus	1,000
Interest Bearing Balances	1,203	Undivided Profits	1,973
Total Deposits	39,366	Reserve for Loan Losses	479
No. Shares Authorized	75,000	Total Equity Capital	3,723
No. Shares Outstanding	75,000	Subordinated Debt	200

DIRECTORS: Sloan Rainwater, Wm. I. Rainwater, Weldon Rainwater, M.D., Wm. I. Rainwater, Jr., A. B. Clark, Steve Cox, Virginia Cox, Grover Poole, M.D., J. A. Tomlinson, Gerald G. Watkins

CITIZENS BANK OF JONESBORO

P.O. Box 1090 Jonesboro
County: Craighead Zip Code: 72403 Population: 36,000
Charter Number: 488 Charter Date: July 25, 1919
Telephone: 932-6603 Branches: 6

Bank Holding Company Affiliate: Citizens Bancshares, Inc.

CHAIR. & CEO: HERBERT H. McADAMS, II
PRESIDENT: WALTER A. DeROECK
V. CH. & ASST. SEC.: H. HALL McADAMS, III
VICE PRESIDENT: ROBERT C. CONNOR
SECRETARY: BESSIE HODGES

Total Assets	196,275	Preferred Stock	-0-
Loans, Net	117,544	Common Stock	2,170
Securities	55,269	Surplus	2,330
Interest Bearing Balances	-0-	Undivided Profits	9,181
Total Deposits	170,471	Reserve for Loan Losses	2,588
No. Shares Authorized	217,000	Total Equity Capital	13,681
No. Shares Outstanding	217,000	Subordinated Debt	1,300

DIRECTORS: Herbert H. McAdams, II, Robert C. Connor, John C. Deacon, Walter A. DeRoeck, Glenn Dickson, W. O. Doak, Charlotte Eddington, W. M. Freeze, Jr., James Gramling, Ray Hall, Al M. Heringer, III, Bill Hurt, Jr., H. Hall McAdams, III, Minor M. Markle, Oscar J. Melton, Oscar J. Melton, Jr., W. D. Roberts, Jr., W. R. Roberts, Frank E. Walden, G. D. Wisdom

MERCANTILE BANK

P.O. Box 6018 Jonesboro
County: Craighead Zip Code: 72403 Population: 36,000
Charter Number: 648 Charter Date: January 7, 1932
Telephone: 935-5521 Branches: 7

Bank Holding Company Affiliate: Mercantile Bancshares, Inc.

CEO: WALLACE FOWLER
PRESIDENT: GEORGE F. DELANEY, JR.
PRESIDENT-ELECT: HAROLD PERRIN
SR. V.P.—CHIEF. FIN. OFF.: LLOYD McCRACKEN, JR.
EX. V.P.—LOANS: ED CHERRY
SR. V.P.—TRUST OFF.: DICK GRAY
V.P.—MARKETING DIRECTOR: ED WAY

Total Assets	220,990	Preferred Stock	-0-
Loans, Net	133,739	Common Stock	1,000
Securities	68,433	Surplus	3,000
Interest Bearing Balances	2,394	Undivided Profits	10,966
Total Deposits	196,616	Reserve for Loan Losses	2,117
No. Shares Authorized	250,000	Total Equity Capital	14,966
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Wallace W. Fowler, Wayne Baker, George F. Delaney, Jr., Lynn Greene, Ben Lamberth, Tommy Lawrence, Marystel Appleton, Roy Cooper, Jama Fowler, Raymond Heern, Glenn Lane, H. T. Loberg, J. C. Mahon, B. E. McKee, Ruth Poston, M. G. Spurlock

SIMMONS FIRST BANK

1720 South Caraway Road
P.O. Box 1720 Jonesboro
County: Craighead Zip Code: 72401 Population: 36,000
Charter Number: 734 Charter Date: December 22, 1976
Telephone: 933-8000 Branches: 2

Bank Holding Company Affiliate: Simmons First National Corporation

CHAIR. & CEO: DONALD W. STONE
PRESIDENT: J. C. VAUGHN, JR.
EX. V.P.: RONALD B. JACKSON
VICE PRESIDENT: WAYNE BOND
VICE PRESIDENT: JERRY BROADAWAY
LOAN PROD. OFF./COMP. OFF.: CAROLYN JONES
LOAN OFFICER: BARRY LEDBETTER
MORTGAGE L.O.: DEANA COOPER
FIN. PLAN. OFF./T.O.: CRAIG BOONE
MARKETING OFF.: BETH SMITH
OPERATIONS OFF.: GLENDA FLETCHER
OPERATIONS OFF.: DANA HOKE
CUSTOMER SER. OFF.: MAXINE STEPHENS

Total Assets	51,813	Preferred Stock	-0-
Loans, Net	33,792	Common Stock	1,750
Securities	12,095	Surplus	1,750
Interest Bearing Balances	100	Undivided Profits	772
Total Deposits	46,563	Reserve for Loan Losses	355
No. Shares Authorized	500,000	Total Equity Capital	4,272
No. Shares Outstanding	175,000	Subordinated Debt	400

DIRECTORS: Donald W. Stone, J. C. Vaughn, Jr., Charles B. Smith, Jr., Gene Thomason, Niel Crowson, Sam Hummelstein

FARMERS AND MERCHANTS BANK

P.O. Box 550 Judsonia
County: White Zip Code: 72081 Population: 2,025
Charter Number: 415 Charter Date: May 29, 1913
Telephone: 729-3148 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: E. O. YANCEY
PRESIDENT & CEO.: E. D. YANCEY
SEC./TREAS.: REYNIE RUTLEDGE
VICE PRESIDENT: VESTA RANSOM
ASST. V.P.: DELORIS DAVIS
ASST. CASHIER: PAM HENDERSON

Total Assets	9,606	Preferred Stock	-0-
Loans, Net	2,841	Common Stock	70
Securities	4,752	Surplus	280
Interest Bearing Balances	-0-	Undivided Profits	554
Total Deposits	8,482	Reserve for Loan Losses	55
No. Shares Authorized	2,800	Total Equity Capital	904
No. Shares Outstanding	2,800	Subordinated Debt	-0-

DIRECTORS: E. O. Yancey, E. D. Yancey, Reynie Rutledge

UNION STATE BANK

P.O. Box F Junction City
County: Union Zip Code: 71749 Population: 2,245
Charter Number: 660 Charter Date: August 28, 1933
Telephone: 924-4552 Branches: 0

Bank Holding Company Affiliate: Junction City Holding Company

CEO: JOHN F. MARSH
PRESIDENT: JOHN F. MARSH
VICE PRESIDENT: JEROME VASCOCU
V.P. & CASHIER: BARBARA DANIELS
ASST. CASHIER: SANDY BRANTLEY
ASST. CASHIER: MARY JONES

Total Assets	21,295	Preferred Stock	-0-
Loans, Net	14,814	Common Stock	300
Securities	1,972	Surplus	400
Interest Bearing Balances	2,082	Undivided Profits	1,285
Total Deposits	19,189	Reserve for Loan Losses	141
No. Shares Authorized	30,000	Total Equity Capital	1,985
No. Shares Outstanding	30,000	Subordinated Debt	-0-

DIRECTORS: F. Ben James, Jerome Vascocu, Randy Ewing, Alvin Green, John Shealy, Bobby Conville, Virgil Orr, John Marsh

BANK OF KENSETT

P.O. Box 356 Kensett

County: White
Zip Code: 72082
Population: 1,744

Charter Number: 528
Charter Date: February 17, 1922

Telephone: 742-3211
Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: ROGER Q. MILLS

VICE PRESIDENT: JNO. H. JOHNSTON, JR.

Total Assets	5,611	Preferred Stock	0-
Loans, Net	231	Common Stock	50
Securities	3,189	Surplus	50
Interest Bearing Balances	298	Undivided Profits	1,280
Total Deposits	4,192	Reserve for Loan Losses	-0-
No. Shares Authorized	500	Total Equity Capital	1,380
No. Shares Outstanding	500	Subordinated Debt	-0-

DIRECTORS: Jno. H. Johnston, Jr., Roger Q. Mills, William P. Mills

PINE STATE BANK

P.O. Box 85 Kingsland

County: Cleveland
Zip Code: 71652
Population: 504

Charter Number: 165
Charter Date: August 22, 1904

Telephone: 348-5657
Branches: 1

Bank Holding Company Affiliate: None

CHAIR. & CEO: BENNIE F. RYBURN, JR.
PRESIDENT: JAMES SEARCY

EX. V.P.: JAMES L. WRIGHT

Total Assets	5,098	Preferred Stock	-0-
Loans, Net	2,260	Common Stock	75
Securities	946	Surplus	216
Interest Bearing Balances	1,497	Undivided Profits	44
Total Deposits	4,726	Reserve for Loan Losses	78
No. Shares Authorized	3,158	Total Equity Capital	335
No. Shares Outstanding	3,011	Subordinated Debt	-0-

DIRECTORS: Bennie Ryburn, Jr., Hugh Quimby, Freddie Mobley, James Searcy, Don Smith

MADISON BANK AND TRUST

P.O. Box 39 Kingston
County: Madison Zip Code: 72742 Population: 300
Charter Number: 338 Charter Date: April 7, 1911
Telephone: 665-2825 Branches: 0

Bank Holding Company Affiliate: Madison Corporation

PRES. & CEO: GARY W. BUNCH
V.P. & CASHIER: CARLA HATHORN
VICE PRESIDENT: BLENDA HOWARD

Total Assets	7,146	Preferred Stock	-0-
Loans, Net	4,724	Common Stock	64
Securities	1,038	Surplus	242
Interest Bearing Balances	885	Undivided Profits	338
Total Deposits	6,443	Reserve for Loan Losses	81
No. Shares Authorized	800	Total Equity Capital	644
No. Shares Outstanding	39	Subordinated Debt	-0-

DIRECTORS: Roland Willshire, Gary W. Bunch, Dana Samples, Joe Shrum, Howard Cain, Jr., Gary Easterling, Sumner Brashears

BANK OF LAKE VILLAGE

P.O. Box 727 Lake Village
County: Chicot Zip Code: 71653 Population: 3,300
Charter Number: 675 Charter Date: October 14, 1937
Telephone: 265-2241 Branches: 1

Bank Holding Company Affiliate: Southeast Arkansas Bank Corporation

CHAIRMAN: DOUGLAS C. WYNN
PRES. & CEO: HERMON CARLTON
EX. V.P.: TERENCE J. ALPE

Total Assets	35,804	Preferred Stock	-0-
Loans, Net	18,017	Common Stock	600
Securities	11,746	Surplus	2,500
Interest Bearing Balances	1,090	Undivided Profits	1,443
Total Deposits	30,780	Reserve for Loan Losses	163
No. Shares Authorized	60,000	Total Equity Capital	4,543
No. Shares Outstanding	60,000	Subordinated Debt	-0-

DIRECTORS: Terence J. Alpe, Hermon Carlton, William W. Bunker, Dr. John P. Burge, David F. Gillison, Sr., David F. Gillison, Jr., Dr. Marvin D. Loyd, Ned Mazzanti, Joe Pieroni, Charles H. Weissinger, Jr., Douglas C. Wynn, Sam E. Angel

SIMMONS FIRST BANK

P.O. Box 271 Lake Village
County: Chicot Zip Code: 71653 Population: 3,300
Charter Number: 716 Charter Date: June 12, 1962
Telephone: 265-5366 Branches: 0

Bank Holding Company Affiliate: Simmons First National Corporation

PRES. & CEO: BEN F. FLORIANI
EX. V.P.: FREDDIE BLACK
V.P. & CASHIER: MIKE CASHION
ASST. V.P. & AUDITOR: LINDA S. MORELAND
ASST. CASHIER: MARY R. BROGDON

Total Assets	24,766	Preferred Stock	-0-
Loans, Net	13,396	Common Stock	250
Securities	8,746	Surplus	250
Interest Bearing Balances	-0-	Undivided Profits	1,551
Total Deposits	21,503	Reserve for Loan Losses	149
No. Shares Authorized	12,500	Total Equity Capital	2,051
No. Shares Outstanding	12,500	Subordinated Debt	-0-

DIRECTORS: W. E. Ayres, James R. Burchfield, Herman Berkemeyer, Sam E. Adkisson, Ohmer C. Burnside, Carl O. Powell, Richard L. Pratt, Ted Thornton, Joe Dan Yee, James Haddock, Craig Hunt, Cullen Livingston, Doyne Loyd, Geno Mazzanti, Jr., Fred Michael, Ben Floriani, Freddie Black, Mike Cashion

CITIZENS BANK

P.O. Box 110 Lavaca
County: Sebastian Zip Code: 72941 Population: 1,092
Charter Number: 30[illegible] Charter Date: May 5, 1910
Telephone: 674-5631 Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: JAMES N. PATTERSON
SR. V.P.: LARRY D. HURST
CASHIER: ALICIA D. DOOLY
VICE PRESIDENT: GARY W. CARMACK
VICE PRESIDENT: PAULETTE CHRONISTER
VICE PRESIDENT: LARRY DALE OWEN

Total Assets	32,578	Preferred Stock	-0-
Loans, Net	22,967	Common Stock	261
Securities	5,915	Surplus	2,000
Interest Bearing Balances	-0-	Undivided Profits	1,394
Total Deposits	27,666	Reserve for Loan Losses	347
No. Shares Authorized	22,680	Total Equity Capital	3,655
No. Shares Outstanding	2,849	Subordinated Debt	-0-

DIRECTORS: Ronald H. Udouj, James N. Patterson, Gene Bruick, Larry Hurst, Paulette Chronister, Rayburn Green

LEACHVILLE STATE BANK

P.O. Box 140 Leachville
County: Mississippi Zip Code: 72438 Population: 1,800
Charter Number: 703 Charter Date: January 23, 1951
Telephone: 539-6354 Branches: 0

Bank Holding Company Affiliate: Leachville State Bancshares, Inc.

CHAIRMAN: LARRY E. GRISHAM
PRES. & CEO: NELSON P. HENRY, JR.
EX. V.P.: EDNA L. PEEPLES
CASHIER: ROBERT LYNN BEARDEN

Total Assets	14,341	Preferred Stock	-0-
Loans, Net	5,572	Common Stock	100
Securities	6,619	Surplus	1,150
Interest Bearing Balances	400	Undivided Profits	443
Total Deposits	12,504	Reserve for Loan Losses	68
No. Shares Authorized	10,000	Total Equity Capital	1,693
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Larry E. Grisham, Nelson Henry, J. L. Swihart

LITTLE RIVER BANK

202 Greenwood Ave.
P.O. Box 340 Lepanto
County: Poinsett Zip Code: 72354 Population: 2,000
Charter Number: 498 Charter Date: November 21, 1919
Telephone: 475-2306 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: D. F. PORTIS
PRES. & CEO: GRADY WATKINS, JR.
CASHIER: BLANCHE NASH
TRUST OFFICER: H. G. WATKINS, III

Total Assets	23,097	Preferred Stock	-0-
Loans, Net	5,258	Common Stock	1,000
Securities	13,447	Surplus	1,500
Interest Bearing Balances	100	Undivided Profits	1,971
Total Deposits	18,472	Reserve for Loan Losses	100
No. Shares Authorized	10,000	Total Equity Capital	4,471
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: D. F. Portis, J. C. Portis, Junaway Payne, W. H. Cross, Julanne P. Ingram, Ernest B. Portis, Grady Watkins, Jr., Danette P. Watkins, H. G. Watkins, III

PEOPLES BANK AND LOAN COMPANY

P.O. Box 280 Lewisville
County: Lafayette Zip Code: 71845 Population: 1,500
Charter Number: 347 Charter Date: August 25, 1911
Telephone: 921-4244 Branches: 0

Bank Holding Company Affiliate: Peoples Bancshares, Inc.

CHAIRMAN: W. H. TRIPLETT, JR.
PRES. & CEO: CHARLES H. MOORE
VICE PRESIDENT: PAUL MAHAR
CASHIER: VENORA HOOPER
ASST. V.P.: DONNA H. ADKISON

Total Assets	24,569	Preferred Stock	-0-
Loans, Net	11,097	Common Stock	100
Securities	10,447	Surplus	750
Interest Bearing Balances	1,284	Undivided Profits	1,052
Total Deposits	22,423	Reserve for Loan Losses	146
No. Shares Authorized	4,000	Total Equity Capital	1,902
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Phil Alford, Jr., O. M. Covington, Paul J. English, Elmer L. Harris, Paul Mahar, Charles H. Moore, W. H. Triplett, Jr., Wilma Willbanks

BANK OF LINCOLN

P.O. Box 98 Lincoln
County: Washington Zip Code: 72744 Population: 1,422
Charter Number: 119 Charter Date: March 19, 1903
Telephone: 824-3232 Branches: 0

Bank Holding Company Affiliate: Lincoln Bankshares, Inc.

PRES. & CEO: LOYD R. SWOPE
EX. V.P.: KENNETH D. (BUD) COX
VICE PRESIDENT: LARRY KARNES
VICE PRESIDENT: PAT DAVENPORT
ASST. V.P.: DARLENE CHEATHAM
CASHIER: RONNIE RINEHART
COMPLIANCE OFF.: NELL KIDD
EX. SEC.: PAULA HILL

Total Assets	36,185	Preferred Stock	-0-
Loans, Net	19,461	Common Stock	200
Securities	13,417	Surplus	200
Interest Bearing Balances	700	Undivided Profits	2,647
Total Deposits	32,441	Reserve for Loan Losses	354
No. Shares Authorized	8,000	Total Equity Capital	3,047
No. Shares Outstanding	8,000	Subordinated Debt	300

DIRECTORS: Loyd R. Swope, Kenneth D. (Bud) Cox, John Everett, Clark McClinton, Wanda Irwin

PULASKI BANK AND TRUST COMPANY

P.O. Box 7299 Little Rock
County: Pulaski Zip Code: 72217 Population: 250,000
Charter Number: 710 Charter Date: August 29, 1955
Telephone: 661-7700 Branches: 2

Bank Holding Company Affiliate: Pulaski Investment Corporation

CHAIRMAN: JAMES C. EAST
PRES. & CEO: ROBERT C. MAGEE
EX. V.P.—LOAN ADM.: PATRICK W. EDWARDS
SR. V.P.—CONTROLLER: JANET MOORE
SR. V.P.—RETAIL & MAR.: JUDY BEAUMONT
V.P.—TRUST: HOLLY MATHISEN
EX. V.P.—AUDIT. & L.R.: STANLEY A. CLARK, JR.

Total Assets	127,398	Preferred Stock	-0-
Loans, Net	86,527	Common Stock	2,122
Securities	26,397	Surplus	2,526
Interest Bearing Balances	294	Undivided Profits	2,112
Total Deposits	114,387	Reserve for Loan Losses	1,088
No. Shares Authorized	229,000	Total Equity Capital	6,760
No. Shares Outstanding	212,200	Subordinated Debt	1,670

DIRECTORS: James C. East, Robert C. Magee, Mark V. Williamson

BANK OF LOCKESBURG

P.O. Box 118 Lockesburg
County: Sevier Zip Code: 71846 Population: 616
Charter Number: 746 Charter Date: May 31, 1985
Telephone: 289-4071 Branches: 0

Bank Holding Company Affiliate: DeWitt First Bankshares, Inc.

PRES. & CEO: JOE C. ROBERTS
EX. V.P.: RAY HAMBRICK
VICE PRESIDENT: BOBBIE J. SIMMONS
VICE PRESIDENT: PHYLLIS BETTELL
OPERATIONS OFFICER: BETTY CURRENCE

Total Assets	18,165	Preferred Stock	-0-
Loans, Net	6,740	Common Stock	62
Securities	6,235	Surplus	938
Interest Bearing Balances	2,886	Undivided Profits	831
Total Deposits	16,243	Reserve for Loan Losses	140
No. Shares Authorized	2,500	Total Equity Capital	1,831
No. Shares Outstanding	2,500	Subordinated Debt	-0-

DIRECTORS: Ed I. McKinley, Jr., Ray Hambrick, Warren A. Jennings, Lester A. McKinley

FIRST STATE BANK

P.O. Box 320 Lonoke
Zip Code: 72086

County: Lonoke
Charter Number: 670
Telephone: 676-3106

Population: 4,128
Charter Date: March 9, 1935
Branches: 0

Bank Holding Company Affiliate: None

CHAIR. & PRES.: J. O. BENNETT
EX. V.P. & CEO: CHARLES FORD
VICE PRESIDENT: JOHN OWEN

V.P. & DIRECTOR: NIEL BENNETT, SR.
VICE PRESIDENT: DAVID ESTES

Total Assets	53,217	Preferred Stock	-0-
Loans, Net	21,170	Common Stock	400
Securities	20,229	Surplus	1,600
Interest Bearing Balances	2,183	Undivided Profits	2,362
Total Deposits	48,632	Reserve for Loan Losses	931
No. Shares Authorized	16,000	Total Equity Capital	4,362
No. Shares Outstanding	16,000	Subordinated Debt	-0-

DIRECTORS: Wayne Bennett, Sr., Wayne Bennett, Jr., Niel Bennett, Sr., Niel Bennett, Jr., D. Austin Grimes, J. O. Bennett

FARMERS BANK & TRUST COMPANY

100 N. Court Square
P.O. Box 250 Magnolia
Zip Code: 71753

County: Columbia
Charter Number: 217
Telephone: 234-2211

Population: 12,000
Charter Date: September 26, 1906
Branches: 3

Bank Holding Company Affiliate: Magnolia Banking Corporation

PRES. & CEO: BOB L. BURNS
EX. V.P.: MACK L. TAYLOR
V.P. OF COMER. LEND.: STEVE KEITH
V.P. & T.O.: BRUCE D. MALOCH

V.P. & CASHIER: EARL BOOTH
V.P. OF LOAN ADMIN.: PHIL W. STARK
V.P. OF RETAIL LEND.: DANNY FITZPATRICK
AVP & CONTROLLER: KEVIN W. PLETCHER

Total Assets	115,222	Preferred Stock	-0-
Loans, Net	52,303	Common Stock	2,500
Securities	51,295	Surplus	1,250
Interest Bearing Balances	1,788	Undivided Profits	6,284
Total Deposits	103,869	Reserve for Loan Losses	677
No. Shares Authorized	100,000	Total Equity Capital	10,034
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Bob L. Burns, T. H. Bradley, Jr., Paul Crumpler, W. E. Fullenwider, John W. Harsh, C. S. Kincaid, III, Bob Neill, Dean Reagan, Ronnie Ribble, Mack L. Taylor

BANK OF MALVERN

P.O. Box 897 Malvern
Zip Code: 72104

County: Hot Spring
Charter Number: 10
Telephone: 332-6966

Population: 10,000
Charter Date: June 24, 1889
Branches: 1

Bank Holding Company Affiliate: Central Arkansas Bancshares, Inc.

PRES. & CEO: PAUL L. OFFUTT
EX. V.P.: DONALD J. TACKETT

VICE PRESIDENT: MARSHA TANNER
CASHIER: MARY BETH ROSEBERRY

Total Assets	62,752	Preferred Stock	-0-
Loans, Net	35,934	Common Stock	300
Securities	21,077	Surplus	2,200
Interest Bearing Balances	100	Undivided Profits	4,999
Total Deposits	54,854	Reserve for Loan Losses	632
No. Shares Authorized	12,000	Total Equity Capital	7,499
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: Paul L. Offutt, Sam R. Clark, Dorsey D. Glover, W. H. Glover, Dale Horn, Joe C. Keith, W. R. Ward, Ross M. Whipple, Donald J. Tackett

MERCHANTS & PLANTERS BANK

P.O. Box 440 Manila
Zip Code: 72442

County: Mississippi
Charter Number: 698
Telephone: 561-4427

Population: 2,552
Charter Date: March 16, 1948
Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: PEGGY F. CHEADLE
PRESIDENT: BETTY F. SCHRADER
CEO: MAX H. SCHRADER

VICE PRESIDENT: DANNY ROBBINS
CASHIER: NORMA JACKSON
SECRETARY: L. E. TOWNSEND

Total Assets	9,661	Preferred Stock	-0-
Loans, Net	4,548	Common Stock	100
Securities	2,784	Surplus	400
Interest Bearing Balances	400	Undivided Profits	635
Total Deposits	8,440	Reserve for Loan Losses	224
No. Shares Authorized	10,000	Total Equity Capital	1,135
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Peggy F. Cheadle, Betty R. Schrader, James B. Cheadle, L. E. Townsend, Hulen Faulkner, Paul W. Fleeman, Danny Robbins, Max H. Schrader

BANK OF MANSFIELD

P.O. Box 387 Mansfield
County: Sebastian Zip Code: 72944 Population: 1,000
Charter Number: 678 Charter Date: February 16, 1939
Telephone: 928-4418 Branches: 0

Bank Holding Company Affiliate: Mansfield Bankstock, Inc.

PRES. & CEO: JOE TERRY
SR. V.P.: RICHARD B. SHAW
V.P./L.O.: PAULA COWARD
V.P./L.O.: LARY WALKER
ASST. V.P./AUDITOR: ELIZABETH HOOPENGARNER
CASHIER: MARGO JONES

Total Assets	19,416	Preferred Stock	-0-
Loans, Net	9,720	Common Stock	240
Securities	4,469	Surplus	260
Interest Bearing Balances	2,580	Undivided Profits	791
Total Deposits	17,985	Reserve for Loan Losses	207
No. Shares Authorized	9,600	Total Equity Capital	1,291
No. Shares Outstanding	9,600	Subordinated Debt	-0-

DIRECTORS: Bruce H. Shaw, Richard B. Shaw, Joe Terry, Joe McCain, S. D. Barnes, S. M. Taylor, Lary Walker, Melba Conaway

FARMERS AND MERCHANTS BANK

P.O. Box 479 Marianna
County: Lee Zip Code: 72360 Population: 6,120
Charter Number: 682 Charter Date: January 9, 1942
Telephone: 295-2535 Branches: 0

Bank Holding Company Affiliate: M & M Holding Company, Inc.

CHAIRMAN: JOHN F. MILLER
PRES. & CEO. WILLIAM J. McCLAIN
VICE PRESIDENT: LETHA H. SMITH
V.P. & CASHIER: PEGGY J. FISHER

Total Assets	13,487	Preferred Stock	-0-
Loans, Net	1,155	Common Stock	75
Securities	7,000	Surplus	925
Interest Bearing Balances	-0-	Undivided Profits	1,139
Total Deposits	11,217	Reserve for Loan Losses	69
No. Shares Authorized	3,000	Total Equity Capital	2,139
No. Shares Outstanding	3,000	Subordinated Debt	-0-

DIRECTORS: Dan H. Felton, III, Jack R. Gentry, Thomas H. Gist, Jr., John F. Miller, D. E. Webb, Jr., William J. McClain

CITIZENS BANK

115 Block Street
P.O. Box 300 Marion

County: Crittenden
Zip Code: 72364
Population: 2,996
Charter Number: 677
Charter Date: March 15, 1938
Telephone: 739-4421
Branches: 1

Bank Holding Company Affiliate: First Citizens Bancshares

PRES. & CEO: FORREST N. JENKINS
ASST. V.P.: CHARLES HORTON
LOAN OFFICER: L. SCOTT BOND

CASHIER: JOAN BASS
ASST. CASHIER: LUCILLE BRACKIN
ASST. CASHIER: GLORIA SPENCER

Total Assets	28,891	Preferred Stock	-0-
Loans, Net	16,602	Common Stock	150
Securities	9,294	Surplus	1,200
Interest Bearing Balances	100	Undivided Profits	1,381
Total Deposits	24,751	Reserve for Loan Losses	130
No. Shares Authorized	1,500	Total Equity Capital	2,731
No. Shares Outstanding	-0-	Subordinated Debt	-0-

DIRECTORS: Forrest N. Jenkins, Joe Taylor, III, James R. Williford, C. H. Bond, Jr., Sanders Carter, Franklin G. Fogleman, Julian Hardin, J. F. Rieves, James R. Stockley, Wm. Bart Turner

MARKED TREE BANK

P.O. Box 160 Marked Tree

County: Poinsett
Zip Code: 72365
Population: 3,200
Charter Number: 651
Charter Date: March 3, 1932
Telephone: 358-2600
Branches: 0

Bank Holding Company Affiliate: Marked Tree Bancshares, Inc.

CHAIRMAN: GLORIA EDDINGTON
PRES. & CEO: JOHN A. BRUNNER, JR.

CASHIER: J. P. HUTCHINS

Total Assets	23,244	Preferred Stock	-0-
Loans, Net	4,290	Common Stock	250
Securities	15,768	Surplus	300
Interest Bearing Balances	1,277	Undivided Profits	1,763
Total Deposits	20,310	Reserve for Loan Losses	62
No. Shares Authorized	2,500	Total Equity Capital	2,313
No. Shares Outstanding	2,500	Subordinated Debt	-0-

DIRECTORS: John A. Brunner, Jr., Gloria Eddington, Mary Ann Arnold, Ritter Arnold, J. Robert Brunner, Frank Brunner, Jr., L. H. Goad, Dan Hatzenbuehler

SEARCY COUNTY BANK

P.O. Box 250 Marshall
County: Searcy Zip Code: 72650 Population: 1,595
Charter Number: 679 Charter Date: February 26, 1940
Telephone: 448-3341 Branches: 1

Bank Holding Company Affiliate: North Arkansas Bancshares

CHAIR. & CEO: WALLACE FOWLER
PRESIDENT: NEIL A. WILKINS
EX. V.P.: DANNY HORTON
V.P. & CASHIER: BRENDA HARNESS
V.P. & BR. MGR.: MARY JANE HORTON

Total Assets	32,089	Preferred Stock	-0-
Loans, Net	16,642	Common Stock	400
Securities	10,050	Surplus	1,355
Interest Bearing Balances	2,375	Undivided Profits	945
Total Deposits	29,094	Reserve for Loan Losses	332
No. Shares Authorized	4,000	Total Equity Capital	2,700
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Ancil Mays, George Daniel, Neil Wilkins, Virgil Blair, Bob Derickson, Jama Fowler, Wallace Fowler, Phil Jones, Lloyd McCracken

BANK OF MARVELL

P.O. Box 67 Marvell
County: Phillips Zip Code: 72366 Population: 1,724
Charter Number: 109 Charter Date: January 8, 1903
Telephone: 829-2596 Branches: 0

Bank Holding Company Affiliate: Marvell Implement Company

CH., PRES. & CEO: GIBSON TURLEY
EX. V.P.: TOMMIE E. SHACKELFORD, JR.
VICE PRESIDENT: BEN B. DAVIDSON
VICE PRESIDENT: GIBSON TURLEY, JR.
CASHIER: PATTY SUE RUSSELL

Total Assets	19,064	Preferred Stock	-0-
Loans, Net	1,654	Common Stock	150
Securities	16,150	Surplus	500
Interest Bearing Balances	-0-	Undivided Profits	2,063
Total Deposits	16,242	Reserve for Loan Losses	31
No. Shares Authorized	6,000	Total Equity Capital	2,713
No. Shares Outstanding	6,000	Subordinated Debt	-0-

DIRECTORS: Gibson Turley, J. A. Hill, Gibson Turley, Jr., Virginia Turley, James H. Hill, Tommie E. Shackelford, Jr.

BANK OF McCRORY

P.O. Box 367 McCrory
County: Woodruff Zip Code: 72101 Population: 2,000
Charter Number: 128 Charter Date: June 18, 1903
Telephone: 731-2521 Branches: 0

Bank Holding Company Affiliate: Thompson Land Company, inc.

CHAIRMAN: JOHN G. THOMPSON
PRES. & CEO: HULON CAIN
SR. V.P.: H. RIPLEY THOMPSON
SR. V.P.: JOHN D. ELDRIDGE
VICE PRESIDENT: MARGARET COLLIER
CASHIER: JAMES TAYLOR
ASST. V.P.: BOBBY TROTTER
ASST. CASHIER: JESTENE REYNOLDS

Total Assets	53,805	Preferred Stock	-0-
Loans, Net	16,587	Common Stock	500
Securities	27,202	Surplus	2,000
Interest Bearing Balances	-0-	Undivided Profits	3,826
Total Deposits	46,732	Reserve for Loan Losses	200
No. Shares Authorized	20,000	Total Equity Capital	6,326
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: Ian Arnof, John G. Thompson, H. Ripley Thompson, John D. Eldridge, Hulon Cain, John D. Eldridge, III, Edwin B. Conner, Jr., G. L. Morris, Jr., Donald Cain, Fletcher C. Lewis

McGEHEE BANK

P.O. Box 787 McGehee
County: Desha Zip Code: 71654 Population: 5,600
Charter Number: 661 Charter Date: December 5, 1933
Telephone: 222-3151 Branches: 4

Bank Holding Company Affiliate: Southeast Financial Bankstock Corp.

PRES. & CEO: BILL BOWMAN
V. CHAIRMAN: JOHN POTTER
EX. V.P.: RICHARD GILLIAM
V.P. & T.O.: MIKE SMITH

Total Assets	71,231	Preferred Stock	-0-
Loans, Net	28,743	Common Stock	1,000
Securities	27,300	Surplus	1,700
Interest Bearing Balances	9,977	Undivided Profits	4,888
Total Deposits	62,963	Reserve for Loan Losses	730
No. Shares Authorized	80,000	Total Equity Capital	7,588
No. Shares Outstanding	80,000	Subordinated Debt	-0-

DIRECTORS: Sam Bowman, John Potter, Bill Bowman, Robert Adcock, John Maier, Jr., David Leech, Cecil Simpson, James Smith, Bill Elliott, Jimmy Buford, Mark Sherland

THE BANK OF NORTH ARKANSAS

P.O. Box C Melbourne
County: Izard Zip Code: 72556 Population: 1,680
Charter Number: 42 Charter Date: July 29, 1896
Telephone: 368-4205 Branches: 2

Bank Holding Company Affiliate: InvestArk Bankshares, Inc.

PRES. & CEO: LLOYD T. JONES
CASHIER: ERNESTINE MARLIN
VICE PRESIDENT: MIKE CONE
VICE PRESIDENT: CANDACE LOGGAINS
ASST. V.P.: JUDY SANDERS
OPER. OFFICER: ETHEL JONES
BRANCH OFF.: MADALYN GOODWIN

Total Assets	34,871	Preferred Stock	-0-
Loans, Net	15,480	Common Stock	2,000
Securities	14,308	Surplus	425
Interest Bearing Balances	1,162	Undivided Profits	291
Total Deposits	31,975	Reserve for Loan Losses	244
No. Shares Authorized	80,000	Total Equity Capital	2,716
No. Shares Outstanding	80,000	Subordinated Debt	-0-

DIRECTORS: W. Neil Maynard, Cole Martin, Harry C. Erwin, Lloyd T. Jones, Harlin Hames, James E. Miller, Tommy Hillman, Vernon Giss

THE UNION BANK OF MENA

P.O. Box 898 Mena
County: Polk Zip Code: 71953 Population: 5,184
Charter Number: 667 Charter Date: July 25, 1934
Telephone: 394-2211 Branches: 3

Bank Holding Company Affiliate: Union Bankshares, Inc.

CHAIRMAN: C. S. WILLIAMS
PRES. & CEO: BILL L. WOOD
CASHIER: RUBY LUNSFORD
EX. V.P.: GARY NEWCOMB
VICE PRESIDENT: R. A. CARVER
VICE PRESIDENT: EDWARD W. STEVENSON
VICE PRESIDENT: BUDDY NEWBOLT
VICE PRESIDENT: EVA CAPEHART
VICE PRESIDENT: JESSE SULLIVAN

Total Assets	63,918	Preferred Stock	-0-
Loans, Net	38,334	Common Stock	1,200
Securities	13,380	Surplus	1,800
Interest Bearing Balances	3,064	Undivided Profits	5,719
Total Deposits	54,702	Reserve for Loan Losses	587
No. Shares Authorized	12,000	Total Equity Capital	8,719
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: R. A. Carver, John A. Crawford, R. L. Hamilton, David Maddox, Gary Newcomb, Pauline Morrow, Edward W. Stevenson, C. S. Williams, Bill Lauck Wood

MONETTE STATE BANK

P.O. Box P Monette
County: Craighead Zip Code: 72447 Population: 1,200
Charter Number: 673 Charter Date: December 29, 1936
Telephone: 486-5493 Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: REVIS G. STEWART
SR. V.P.: SHIRLEY A. BRONAUGH
V.P.—CASHIER: VERLENE FULLEN
VICE PRESIDENT: BILL CLARK
ASST. V.P.: TERRY FRIERSON
ASST. V.P.: JAMES R. THOMPSON

Total Assets	29,080	Preferred Stock	-0-
Loans, Net	15,657	Common Stock	200
Securities	9,906	Surplus	1,150
Interest Bearing Balances	1,386	Undivided Profits	759
Total Deposits	25,939	Reserve for Loan Losses	217
No. Shares Authorized	4,800	Total Equity Capital	2,109
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Carolyn Frierson, Revis G. Stewart, B. R. Harper, J. E. Story, Ruth P. Latta, Shirley Bronaugh, Verlene Fullen, Terry Frierson

COMMERCIAL BANK & TRUST COMPANY

P.O. Box 150 Monticello
County: Drew Zip Code: 71655 Population: 8,998
Charter Number: 391 Charter Date: November 29, 1912
Telephone: 367-6221 Branches: 3

Bank Holding Company Affiliate: Drew Bancshares, Inc.

CHAIRMAN: BENNIE RYBURN, SR.
PRES. & CEO: REGINALD GLOVER
EX. V.P. & T.O.: GEORGE HARRIS
SR. V.P.: RUSTY SMITH

Total Assets	53,462	Preferred Stock	-0-
Loans, Net	26,279	Common Stock	200
Securities	15,709	Surplus	2,300
Interest Bearing Balances	7,878	Undivided Profits	2,221
Total Deposits	47,424	Reserve for Loan Losses	403
No. Shares Authorized	8,000	Total Equity Capital	4,721
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: Joe Brannen, James Burks, Reginald Glover, R. D. Jones, Jr., L. D. Long, Bennie Ryburn, Sr., Bennie Ryburn, Jr., Kim Ward, Frank Wolfe

UNION BANK & TRUST COMPANY

102 West McCloy St.
P.O. Box 270 Monticello

County: Drew
Zip Code: 71655
Population: 10,000
Charter Number: 448
Charter Date: September 15, 1915
Telephone: 367-3453
Branches: 2

Bank Holding Company Affiliate: First Union Financial Corporation

CHAIRMAN: ZACH McCLENDON, JR.
PRES. & CEO: JAMES P. JETT
SR. V.P. & T.O.: BEVERLY HUDSON
VICE PRESIDENT: CLAY MITCHELL
VICE PRESIDENT: JOE FAKOURI
VICE PRESIDENT: KEN WISCAVER

Total Assets	68,787	Preferred Stock	-0-
Loans, Net	33,461	Common Stock	1,000
Securities	24,954	Surplus	2,000
Interest Bearing Balances	597	Undivided Profits	1,984
Total Deposits	63,223	Reserve for Loan Losses	536
No. Shares Authorized	80,000	Total Equity Capital	4,984
No. Shares Outstanding	80,000	Subordinated Debt	-0-

DIRECTORS: William K. Ball, Brown Calhoun, Frank Carson, Jr., Charles E. Jackson, James P. Jett, Zach McClendon, Jr., Wells Moffatt, John Porter Price, Richard Reinhart, A. C. Thompson, Alan G. Williams

PEOPLES BANK AND TRUST COMPANY

P.O. Drawer B Mountain Home

County: Baxter
Zip Code: 72653
Population: 7,000
Charter Number: 147
Charter Date: August 10, 1906
Telephone: 425-2166
Branches: 1

Bank Holding Company Affiliate: Peoples Bank Corporation

PRES. & CEO: LARRY G. NELSON
SR. V.P.: CHARLES A. MORTON
SR. V.P.: CLYDE THORN, JR.
SR. V.P.: R. E. BAKER
SR. V.P.: RUDELL PANNELL
V.P. & T.O.: RICK COOPER
VICE PRESIDENT: BETTY LONON
VICE PRESIDENT: JAMES E. REVES

Total Assets	130,440	Preferred Stock	-0-
Loans, Net	52,856	Common Stock	2,750
Securities	65,812	Surplus	2,750
Interest Bearing Balances	100	Undivided Profits	7,561
Total Deposits	116,495	Reserve for Loan Losses	750
No. Shares Authorized	110,000	Total Equity Capital	13,061
No. Shares Outstanding	110,000	Subordinated Debt	-0-

DIRECTORS: Neil Nelson, R. E. Baker, Larry G. Nelson, Guy King, W. T. Morgan, B. R. Wiseman, W. M. Thompson, Lon Jones, Ida Marie Lewis, Jeannine Wolf

BANK OF MOUNTAIN VIEW

121 East Main Street
P.O. Box C Mountain View

County: Stone Zip Code: 72560 Population: 2,147
Charter Number: 446 Charter Date: July 21, 1915
Telephone: 269-3815 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: GLEN HINKLE
PRESIDENT: JAMES G. HINKLE
CEO: CHARLES A. LOWE
SECRETARY: KENNETH SUTTON
CASHIER: WELDON DUNCAN

Total Assets	45,631	Preferred Stock	-0-
Loans, Net	18,792	Common Stock	100
Securities	16,303	Surplus	3,400
Interest Bearing Balances	1,382	Undivided Profits	4,304
Total Deposits	37,405	Reserve for Loan Losses	231
No. Shares Authorized	4,000	Total Equity Capital	7,804
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Glen Hinkle, James G. Hinkle, Charles A. Lowe, Kenneth Sutton

THE BANK OF MONTGOMERY COUNTY

P.O. Box 435 Mount Ida

County: Montgomery Zip Code: 71957 Population: 1,076
Charter Number: 617 Charter Date: November 26, 1930
Telephone: 867-3148 Branches: 0

Bank Holding Company Affiliate: Montgomery County Bancshares, Inc

PRES. & CEO: DANIEL C. HORTON
SR. V.P.: ROBERT CAMPBELL
SR. V.P.: MELVIN L. SIMPSON
CASHIER: MARCIA SUMMITT
ASST. CASHIER: HETTIE ABERNATHY

Total Assets	41,885	Preferred Stock	-0-
Loans, Net	21,634	Common Stock	100
Securities	15,000	Surplus	1,400
Interest Bearing Balances	600	Undivided Profits	2,993
Total Deposits	37,110	Reserve for Loan Losses	411
No. Shares Authorized	4,000	Total Equity Capital	4,493
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Daniel C. Horton, Denver Jones, G. R. Mosley, Harold Campbell, John Selig, R. L. Qualls, Robert Campbell, Melvin L. Simpson, Ode Maddox, Doyel O'Neal, Joe Brakefield, Jr., Bill Lawrence, Bob Lybrand, A. L. Banta, Bob Gore, Bill Barnes

BANK OF MULBERRY

311 Main Street
P.O. Drawer "A" Mulberry

County: Crawford
Zip Code: 72947
Population: 1,444
Charter Number: 81
Charter Date: January 15, 1902
Telephone: 997-1154
Branches: 0

Bank Holding Company Affiliate: Acme Holding Co., Inc.

PRES. & CEO: BETTY FELLER

V.P. & CASHIER: DIANNA J. MILLSAP

Total Assets	21,235	Preferred Stock	-0-
Loans, Net	14,818	Common Stock	100
Securities	2,939	Surplus	900
Interest Bearing Balances	200	Undivided Profits	1,220
Total Deposits	18,866	Reserve for Loan Losses	253
No. Shares Authorized	4,000	Total Equity Capital	2,220
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Betty Feller, Lex Golden, W. Joe Medlock

PIKE COUNTY BANK

P.O. Box 279 Murfreesboro

County: Pike
Zip Code: 71958
Population: 1,300
Charter Number: 175
Charter Date: December 19, 1904
Telephone: 285-2172
Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: CHARLES W. SHARP
SR. V.P.: JOHN ROSS
VICE PRESIDENT: BRENDA SMITH

VICE PRESIDENT: BRUCE BEAN
CASHIER: BRENDA ROBERTS

Total Assets	34,758	Preferred Stock	-0-
Loans, Net	21,573	Common Stock	400
Securities	4,625	Surplus	500
Interest Bearing Balances	3,865	Undivided Profits	2,232
Total Deposits	30,139	Reserve for Loan Losses	335
No. Shares Authorized	16,000	Total Equity Capital	3,132
No. Shares Outstanding	16,000	Subordinated Debt	-0-

DIRECTORS: Irvin C. Bainum, Thomas Bridgeman, Vance Evans, Cooper Kizzia, Elbert Ray, John Ross, Charles W. Sharp, George E. Steel, Sr., Ray Womack

BANK OF NEWARK

P.O. Box 320 Newark
County: Independence Zip Code: 72562 Population: 1,109
Charter Number: 686 Charter Date: October 10, 1944
Telephone: 799-3205 Branches: 1

Bank Holding Company Affiliate: Worthen Banking Corporation

PRES. & CEO: DALE E. COLE
VICE PRESIDENT: JERRY BRIGHTWELL
CASHIER: MARY STEELE
ASST. CASHIER: LINDA HOLCOMBE

Total Assets	10,389	Preferred Stock	-0-
Loans, Net	3,032	Common Stock	117
Securities	5,155	Surplus	191
Interest Bearing Balances	220	Undivided Profits	430
Total Deposits	9,584	Reserve for Loan Losses	52
No. Shares Authorized	11,665	Total Equity Capital	738
No. Shares Outstanding	11,665	Subordinated Debt	-0-

DIRECTORS: Dale E. Cole, Enos Nicholas, R. M. Twyford, James L. Rutherford, Jr.

FIRST STATE BANK OF NEWPORT

P.O. Box 340 Newport
County: Jackson Zip Code: 72112 Population: 8,339
Charter Number: 738 Charter Date: July 6, 1978
Telephone: 523-2744 Branches: 2

Bank Holding Company Affiliate: North Arkansas Bancshares, Inc.

CHAIR. & CEO: WALLACE FOWLER
PRESIDENT: ROBERT L. SMITH
EX. V.P.: BOB EVINS
V.P. & CASHIER: ALFRED COUCH, JR.
ASST. V.P./ASST. CASH: JOAN ROOKS
ASST. V.P.: MIKE TINSLEY
ASST. V.P.: CAROLYN CLARK
ASST. V.P.: ETTA REID
ASST. V.P./T.O.: LAVERNE CRUM

Total Assets	42,850	Preferred Stock	-0-
Loans, Net	20,768	Common Stock	733
Securities	15,038	Surplus	2,264
Interest Bearing Balances	1,193	Undivided Profits	707
Total Deposits	38,839	Reserve for Loan Losses	826
No. Shares Authorized	50,000	Total Equity Capital	3,704
No. Shares Outstanding	29,336	Subordinated Debt	-0-

DIRECTORS: Wallace Fowler, Forrest Wise, Morris Crandall, Jama Fowler, Stephen Graham, Phillip Hout, David Johnston, Phil Jones, George Kell, Lloyd McCracken, Jr., Harold Perrin, Robert L. Smith, Robert Vanhook

MERCHANTS & PLANTERS BANK

P.O. Box 550 Newport
County: Jackson Zip Code: 72112 Population: 8,339
Charter Number: 694 Charter Date: March 30, 1946
Telephone: 523-3601 Branches: 1

Bank Holding Company Affiliate: None

CH., PRES. & CEO: JIM S. GOWEN
EX. V.P.: I. JOE MILES
SR. V.P.: TERRY L. DILLON
VICE PRESIDENT: FRED POWERS
V.P. & CASHIER: PATRICIA H. DAVIS
ADMIN. AST. & V.P.: CARLA P. STIGER

Total Assets	49,626	Preferred Stock	-0-
Loans, Net	22,278	Common Stock	225
Securities	9,574	Surplus	2,700
Interest Bearing Balances	4,896	Undivided Profits	968
Total Deposits	45,170	Reserve for Loan Losses	679
No. Shares Authorized	12,000	Total Equity Capital	3,893
No. Shares Outstanding	9,000	Subordinated Debt	250

DIRECTORS: Morris Bowman, R. Owen Burton, John L. Conner, Sr., T. R. Curtner, Jim S. Gowen, Sr., Dr. Troy A. Gray, Robert Harvey, Ernest D. McDonald, Fred M. Pickens, Jr., Gerald A. Saracini, J. E. Scoggins

THE TWIN CITY BANK

P.O. Box 5581 North Little Rock
County: Pulaski Zip Code: 72114 Population: 64,419
Charter Number: 671 Charter Date: March 21, 1935
Telephone: 372-4700 Branches: 13

Bank Holding Company Affiliate: Frank Lyon Company

CEO: T. E. RENAUD
PRESIDENT: EDWARD M. PENICK, JR.
EX. V.P.: KENNETH J. PENNEBAKER
EX. V.P.: ROBERT F. BIRCH, JR.
SR. V.P. & CASHIER: MARGARET DAVENPORT
SR. V.P. & CONT.: RONALD G. GILLERT
SR. V.P.: KENNETH D. HAMMONDS
SR. V.P.: STEPHEN G. BLAIR

Total Assets	468,852	Preferred Stock	9,500
Loans, Net	234,418	Common Stock	2,700
Securities	169,848	Surplus	4,000
Interest Bearing Balances	13,861	Undivided Profits	14,733
Total Deposits	420,715	Reserve for Loan Losses	5,218
No. Preferred Shares Authorized	9,500	Total Equity Capital	30,933
No. Preferred Shares Outstanding	9,500	Subordinated Debt	245
No. Common Shares Authorized	1,000,000		
No. Common Shares Outstanding	270,000		

DIRECTORS: Dr. Joseph H. Bates, Martin Borchert, Ralph Cotham, Jr., Frank Lyon, Jr., Henry J. Mariani, Mike Mehaffy, Mike Moore, Edward M. Penick, Jr., Kenneth J. Pennebaker, Eugene M. Pfeifer, III, George Pitts, Jr., T. E. Renaud, George W. Rozzell, Jr., George Tribou, Larry C. Wallace, Ray Wilson

THE PLANTERS BANK

P.O. Box 407 Osceola
Zip Code: 72370

County: Mississippi
Charter Number: 684
Telephone: 563-2666

Population: 9,000
Charter Date: April 13, 1944
Branches: 3

Bank Holding Company Affiliate: None

CHAIRMAN: SLOAN RAINWATER, JR.
PRES. & CEO: JIM HINKLE
VICE CHAIRMAN: WILLIAM I. RAINWATER
VICE PRESIDENT: JUNE WELBORN
VICE PRESIDENT: GARY LITTLE
V.P. & CASHIER: BETTY H. RUE

Total Assets	36,904	Preferred Stock	-0-
Loans, Net	15,207	Common Stock	500
Securities	13,900	Surplus	1,000
Interest Bearing Balances	1,234	Undivided Profits	1,770
Total Deposits	33,370	Reserve for Loan Losses	165
No. Shares Authorized	20,000	Total Equity Capital	3,270
No. Shares Outstanding	-0-	Subordinated Debt	-0-

DIRECTORS: Sloan Rainwater, Jr., William I. Rainwater, Jim Hinkle, Steve Cox, Virginia Cox, William I. Rainwater, Jr., Paul Billings, J. A. Crosthwait, E. H. Riley, Henry Swift, Dewey Neely, Lowell Winston, Jr.

BANK OF OZARK

P.O. Box 196 Ozark
Zip Code: 72949

County: Franklin
Charter Number: 674
Telephone: 667-2181

Population: 3,798
Charter Date: June 9, 1937
Branches:: 1

Bank Holding Company Affiliate: Bankstock One, Inc./ Ozark Bankshares, Inc.

CHAIRMAN: CARL G. HOLT
CEO: GEORGE G. GLEASON, II
PRES.—BANK SERV.: MARK D. ROSS
DEPUTY CEO: LINDA D. GLEASON
SR. V.P.: HAROLD D. BECK
SR. V.P.: LARRY M. DICKS

Total Assets	82,219	Preferred Stock	-0-
Loans, Net	56,556	Common Stock	685
Securities	14,377	Surplus	5,565
Interest Bearing Balances	2,560	Undivided Profits	1,838
Total Deposits	71,643	Reserve for Loan Losses	571
No. Shares Authorized	27,399	Total Equity Capital	8,088
No. Shares Outstanding	27,399	Subordinated Debt	-0-

DIRECTORS: Carl G. Holt, George G. Gleason, II, Linda D. Gleason, Coy Kirkpatrick, W. D. Gober, Mark D. Ross, Kennith Smith, Robert J. Evans, O. Porter Hillard, Rebecca P. Johnson, Larry M. Dicks, Lucy Sowell, Marcia Lawrence, Gus Shaffer, Frances Caleb

SECURITY BANK

P.O. Box 670 Paragould
County: Greene Zip Code: 72450 Population: 17,000
Charter Number: 640 Charter Date: February 5, 1931
Telephone: 239-9571 Branches: 3

Bank Holding Company Affiliate: Mid South Bancshares, Inc.

CHAIRMAN: FRANK OLDHAM, JR.
PRES. & CEO: WILLIAM B. FISHER
V.P. & SEC. TO BD.: SANDRA KASSERMAN
V.P./LEND., & CASH.: STEVE GRAMLING

Total Assets	90,049	Preferred Stock	-0-
Loans, Net	49,988	Common Stock	1,200
Securities	24,138	Surplus	1,700
Interest Bearing Balances	3,132	Undivided Profits	2,983
Total Deposits	80,333	Reserve for Loan Losses	522
No. Shares Authorized	132,000	Total Equity Capital	5,883
No. Shares Outstanding	120,000	Subordinated Debt	1,050

DIRECTORS: Frank Oldham, Jr., Steve Gramling, William B. Fisher, Ray Distretti, Frank Guinn, G. I. Higgins, R. D. Jackson, D. I. Purcell, Richard Nutt, Everett Rogers, V. A. Shotts, Terry Wilkins, Francis Bland

BANK OF PARKDALE

P.O. Box 37 Parkdale
County: Ashley Zip Code: 71661 Population: 471
Charter Number: 141 Charter Date: February 1, 1910
Telephone: 473-2217 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: THOMAS R. PUGH
PRESIDENT: GEORGE L. PUGH
CEO: BRUCE TIMMONS
VICE PRESIDENT: GERALDINE G. ZATWARSKY
CASHIER: NITA D. WILLIAMSON
LOAN OFFICER: MARGIE REGINELLI

Total Assets	19,160	Preferred Stock	-0-
Loans, Net	10,607	Common Stock	40
Securities	4,284	Surplus	860
Interest Bearing Balances	2,077	Undivided Profits	598
Total Deposits	16,794	Reserve for Loan Losses	197
No. Shares Authorized	1,600	Total Equity Capital	1,498
No. Shares Outstanding	1,600	Subordinated Debt	-0-

DIRECTORS: Thomas R. Pugh, Harrison Ralph, Carl Wells, J. A. Gibson, George L. Pugh, Augustus H. Pugh, Frank A. Pugh, J. C. Larrison, Dewayne Haynes, Neill M. Sloan, Garrard Mountjoy

FIRST STATE BANK

P.O. Box 526 Parkin
County: Cross Zip Code: 72373 Population: 2,055
Charter Number: 568 Charter Date: June 5, 1925
Telephone: 755-5401 Branches: 0

Bank Holding Company Affiliate: Parkin Bancorp, Inc.

PRESIDENT: FRANK WALLACE
CEO: WILLIAM N. GRIFFIN
EX. V.P.: MITCHELL R. HIGDON

Total Assets	10,585	Preferred Stock	-0-
Loans, Net	6,299	Common Stock	100
Securities	2,587	Surplus	400
Interest Bearing Balances	399	Undivided Profits	620
Total Deposits	9,347	Reserve for Loan Losses	57
No. Shares Authorized	4,000	Total Equity Capital	1,120
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: William N. Griffin, Fred E. Brenner, Jr., John A. Brenner, Raymond S. Clift, C. R. (Neil) Griffin, Mitchell R. Higdon, Pamela M. McFarland, J. E. McNeil, Jr., William B. McSwain, Charles Ruston, Jr., Charles D. Thomas, Frank G. Wallace

BANK OF PEA RIDGE

P.O. Box 5 Pea Ridge
County: Benton Zip Code: 72751 Population: 1,488
Charter Number: 339 Charter Date: May 6, 1911
Telephone: 451-8155 Branches: 0

Bank Holding Company Affiliate: Northwest Arkansas Bancshares, Inc.

PRES. & CEO: GREG REED
VICE PRESIDENT: BARBARA OWEN
VICE PRESIDENT: LARRY CLARK
CASHIER/OPER. OFF.: VALERIE ASH
ASST. CASHIER: BRENDA HENSON

Total Assets	24,346	Preferred Stock	-0-
Loans, Net	13,933	Common Stock	83
Securities	7,142	Surplus	1,043
Interest Bearing Balances	1,770	Undivided Profits	1,022
Total Deposits	22,027	Reserve for Loan Losses	420
No. Shares Authorized	7,500	Total Equity Capital	2,148
No. Shares Outstanding	5,500	Subordinated Debt	-0-

DIRECTORS: Gregory D. Reed, Jim C. Walton, Richard D. Chapman, J. Robert Kelly, Kent C. Crouch, Richard P. Calhoun, Carl E. Baggett

THE PERRY COUNTY BANK

P.O. Box 189 Perryville
County: Perry Zip Code: 72126 Population: 1,200
Charter Number: 690 Charter Date: December 8, 1945
Telephone: 889-2318 Branches: 1

Bank Holding Company Affiliate: Perry County Bancshares

PRES. & CEO: TOM MATHIAS
SR. V.P.: JOE CARTER
VICE PRESIDENT: NAOMI CHAMBLISS
V.P./CASHIER: MARTY SATTERFIELD
ASST. V.P.: HELEN BRANDON

Total Assets	39,650	Preferred Stock	-0-
Loans, Net	20,062	Common Stock	400
Securities	14,398	Surplus	800
Interest Bearing Balances	3,300	Undivided Profits	1,786
Total Deposits	35,802	Reserve for Loan Losses	412
No. Shares Authorized	16,000	Total Equity Capital	2,986
No. Shares Outstanding	16,000	Subordinated Debt	-0-

DIRECTORS: Herby Branscum, Jr., Robert M. Hill, Tom Mathias

PIGGOTT STATE BANK

P.O. Box 307 Piggott
County: Clay Zip Code: 72454 Population: 3,783
Charter Number: 613 Charter Date: March 10, 1930
Telephone: 598-3802 Branches: 1

Bank Holding Company Affiliate: Piggott Bankstock, Inc.

PRES. & CEO: JAMES L. MAGEE
EX. V.P.: PAULA O. BLACKWELL

Total Assets	27,946	Preferred Stock	-0-
Loans, Net	10,912	Common Stock	100
Securities	12,246	Surplus	975
Interest Bearing Balances	2,192	Undivided Profits	859
Total Deposits	25,689	Reserve for Loan Losses	127
No. Shares Authorized	4,000	Total Equity Capital	1,934
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Paula O. Blackwell, Gaylon M. Lawrence, James L. Magee

FIRST STATE BANK

P.O. Box 277 Plainview
Zip Code: 72857

County: Yell
Charter Number: 663
Telephone: 272-4221

Population: 800
Charter Date: January 12, 1934
Branches: 1

Bank Holding Company Affiliate: Clement Bancshares, Inc.

PRES. & CEO: JOHN CLEMENT
EX. V.P.: RALPH WILSON
VICE PRESIDENT: JAMES BATA

Total Assets	20,933	Preferred Stock	200
Loans, Net	14,774	Common Stock	200
Securities	3,130	Surplus	800
Interest Bearing Balances	1,458	Undivided Profits	749
Total Deposits	18,873	Reserve for Loan Losses	224
No. Shares Authorized	20,000	Total Equity Capital	1,949
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: Thelma W. Clement, John Clement, Helen C. Harris, Edw. H. Smoot, George Tippin, Ralph Wilson

BANK OF POCAHONTAS

P.O. Box 467 Pocahontas
Zip Code: 72455

County: Randolph
Charter Number: 145
Telephone: 892-5286

Population: 5,995
Charter Date: October 31, 1903
Branches: 1

Bank Holding Company Affiliate: None

CHAIR. & CEO: HARRY A. BELFORD
PRESIDENT: JOHN R. JACKSON, JR.
VICE PRESIDENT: J. R. JACKSON
VICE PRESIDENT: W. H. HOLOBAUGH
VICE PRESIDENT: MAX LONG

Total Assets	47,766	Preferred Stock	-0-
Loans, Net	8,391	Common Stock	125
Securities	25,360	Surplus	2,000
Interest Bearing Balances	975	Undivided Profits	2,767
Total Deposits	42,453	Reserve for Loan Losses	164
No. Shares Authorized	5,000	Total Equity Capital	4,892
No. Shares Outstanding	5,000	Subordinated Debt	-0-

DIRECTORS: Harry A. Belford, Don R. Cox, J. M. Futrell, J. Philip Futrell, J. R. Jackson, John R. Jackson, Jr., Carol Belford-Lewallen, Michael L. McNabb

PLANTERS AND STOCKMEN BANK

P.O. Box 587 Pocahontas

County: Randolph Zip Code: 72455 Population: 5,995
Charter Number: 715 Charter Date: August 10, 1962
Telephone: 892-5252 Branches: 0

Bank Holding Company Affiliate: Baker Financial Corporation

PRES. & CEO: JERIEL A. SUMMITT
EX. V.P.: ROBERT E. SORG
SR. V.P.: ROBERT T. GRIFFITH
ASST. V.P.: BERNADINE GUNTHARP
CASHIER: BEA MATHEWS
ASST. CASHIER: KATHY DALTON
ASST. CASHIER: ONETA THOMPSON
V.P. OF THE BD.: JERRELL BROADWAY

Total Assets	23,905	Preferred Stock	-0-
Loans, Net	11,383	Common Stock	200
Securities	8,876	Surplus	1,300
Interest Bearing Balances	794	Undivided Profits	399
Total Deposits	21,863	Reserve for Loan Losses	338
No. Shares Authorized	10,000	Total Equity Capital	1,899
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: A. J. Baltz, Sr., A. J. Baltz, Jr., Tom Baker, W. J. Barthel, Frank Bigger, Jerrell Broadway, Dr. Thomas B. DeClerk, Frances Jones, Jim King, Jerry Sallee, Jeriel A. Summitt, Dick Trammel

THE LAWRENCE COUNTY BANK

P.O. Box 160 Portia

County: Lawrence Zip Code: 72457 Population: 480
Charter Number: 71 Charter Date: March 23, 1901
Telephone: 886-2461 Branches: 2

Bank Holding Company Affiliate: None

PRESIDENT: WILLIAM I. RAINWATER
CEO: SLOAN RAINWATER, JR.
EX. V.P.: JIM HINKLE
VICE PRESIDENT: BOYCE DURHAM
V.P./CASHIER: MARILYN K. DAVIS

Total Assets	14,010	Preferred Stock	-0-
Loans, Net	5,190	Common Stock	125
Securities	6,584	Surplus	375
Interest Bearing Balances	800	Undivided Profits	588
Total Deposits	12,837	Reserve for Loan Losses	111
No. Shares Authorized	5,000	Total Equity Capital	1,088
No. Shares Outstanding	5,000	Subordinated Debt	-0-

DIRECTORS: Sloan Rainwater, Jr., William I. Rainwater, William I. Rainwater, Jr., Maurice Starr, Earl D. Perkins, Virginia R. Cox, Stephen Cox, Boyce Durham

PORTLAND BANK

P.O. Box 68 Portland
Zip Code: 71663

County: Ashley
Charter Number: 57
Telephone: 737-2226

Population: 721
Charter Date: April 23, 1900
Branches: 1

Bank Holding Company Affiliate: Portland Bankshares, Inc.

CHAIRMAN: ROBERT D. PUGH
PRES. & CEO: MACK BORGOGNONI

CASHIER & V.P.: VANITA GRANTHAM
VICE PRESIDENT: BILL JONES

Total Assets	15,279	Preferred Stock	-0-
Loans, Net	8,944	Common Stock	200
Securities	3,306	Surplus	900
Interest Bearing Balances	988	Undivided Profits	395
Total Deposits	13,698	Reserve for Loan Losses	73
No. Shares Authorized	20,000	Total Equity Capital	1,495
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: Robert D. Pugh, Benton Newcome, Joel Newcome, Kenneth Reed, Don Pylate, R. H. Tuggle, C. E. Bridewell, Fred Lagrone, Mack Borgognoni, Bill Jones, Bill Oldham

THE PEOPLES BANK

P.O. Box 178 Portland
Zip Code: 71663

County: Ashley
Charter Number: 251
Telephone: 737-2236

Population: 721
Charter Date: January 22, 1908
Branches: 1

Bank Holding Company Affiliate: Mainline Bankshares of Portland, Inc.

CHAIRMAN: HAMPTON PUGH
PRES. & CEO: TIPTON PUGH

VICE PRESIDENT: MARY DEAN PUGH
SEC. & ASST. CASHIER: JACK EDWARDS

Total Assets	8,084	Preferred Stock	-0-
Loans, Net	1,344	Common Stock	100
Securities	5,064	Surplus	525
Interest Bearing Balances	1,398	Undivided Profits	424
Total Deposits	6,743	Reserve for Loan Losses	18
No. Shares Authorized	4,000	Total Equity Capital	1,049
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Mary Dean Pugh, Hampton Pugh, Tipton Pugh, Jack Edwards

THE FARMERS & MERCHANTS BANK

P.O. Box 207 Prairie Grove
County: Washington Zip Code: 72753 Population: 1,700
Charter Number: 166 Charter Date: August 29, 1904
Telephone: 846-2115 Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: JAMES C. RIEFF
EX. V.P.: WILFORD H. THOMPSON
V.P. & CASHIER: TED DOKE

Total Assets	49,659	Preferred Stock	-0-
Loans, Net	16,384	Common Stock	300
Securities	27,918	Surplus	300
Interest Bearing Balances	-0-	Undivided Profits	4,851
Total Deposits	43,915	Reserve for Loan Losses	646
No. Shares Authorized	12,000	Total Equity Capital	5,451
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: D. E. Rieff, James C. Rieff, Argil Bartholomew, Billy Joe Bartholomew, Barry H. Parks, Wilford H. Thompson, J. L. Herrin

BANK OF PRESCOTT

Drawer 492 Prescott
County: Nevada Zip Code: 71857 Population: 5,000
Charter Number: 162 Charter Date: August 10, 1904
Telephone: 887-2688 Branches: 1

Bank Holding Company Affiliate: First State Holding Company of Prescott

PRESIDENT: JOHN WARREN BRANNAN, JR.
CEO: JOHN WARREN BRANNAN, SR.
SR. V.P. & CASH.: JAMES A. PULLEN
VICE PRESIDENT: JEAN K. BOLTON
VICE PRESIDENT: B. A. DeLAMAR
VICE PRESIDENT: JAMES E. FRANKS
ASST. V.P.: GAY CLARK
ASST. V.P.: PEARL TAYLOR

Total Assets	42,500	Preferred Stock	-0-
Loans, Net	13,854	Common Stock	600
Securities	25,412	Surplus	1,400
Interest Bearing Balances	-0-	Undivided Profits	1,286
Total Deposits	38,941	Reserve for Loan Losses	296
No. Shares Authorized	24,000	Total Equity Capital	3,286
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: Jean K. Bolton, John Warren Brannan, Sr., John Warren Brannan, Jr., Duncan Culpepper, Carl Dalrymple, Jr., B. A. DeLamar, James E. Franks, Robert L. Godwin, Gerald Hendrix, R. K. McCasland, Abb Morman, R. W. Murry, James A. Pullen, Milburn Tippitt, John Vansickle

THE BANK OF RECTOR

P.O. Box 7 Rector
County: Clay Zip Code: 72461 Population: 2,395
Charter Number: 616 Charter Date: November 15, 1930
Telephone: 595-3591 Branches: 0

Bank Holding Company Affiliate: North Arkansas Bancshares, Inc.

CHAIR. & CEO: WALLACE FOWLER
PRESIDENT: MARY H. SIGSBY

Total Assets	26,041	Preferred Stock	-0-
Loans, Net	8,036	Common Stock	100
Securities	14,384	Surplus	1,400
Interest Bearing Balances	693	Undivided Profits	1,151
Total Deposits	22,946	Reserve for Loan Losses	220
No. Shares Authorized	4,000	Total Equity Capital	2,651
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Wallace W. Fowler, Jama Fowler, Lloyd McCracken, Jr., Phil Jones, Mary H. Sigsby, R. D. Cranford, Bert E. Sigsby, C. Joseph Calvin

FARMERS AND MERCHANTS BANK

P.O. Box 108 Reyno
County: Randolph Zip Code: 72462 Population: 521
Charter Number: 360 Charter Date: December 8, 1911
Telephone: 769-2240 Branches: 1

Bank Holding Company Affiliate: Far-Mer Bankshares, Inc.

PRES. & CEO: STEVE HARDIN
VICE PRESIDENT: WILLIAM A. SANDLIN, II
CASHIER: PHYLLIS BURROW
ASST. V.P.: DORA GRAHAM

Total Assets	11,072	Preferred Stock	500
Loans, Net	2,561	Common Stock	295
Securities	4,624	Surplus	675
Interest Bearing Balances	298	Undivided Profits	(872)
Total Deposits	10,397	Reserve for Loan Losses	231
No. Shares Authorized	100,000	Total Equity Capital	598
No. Shares Outstanding	29,534	Subordinated Debt	-0-

DIRECTORS: Frank Oldham, Jr., Steve Hardin, J. A. Rapert, Conrad Luter

THE BANK OF RISON

P.O. Box 345 Rison

County: Cleveland
Zip Code: 71665
Population: 1,300
Charter Number: 650
Charter Date: March 7, 1932
Telephone: 325-6251
Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: JAMES L. MOORE
PRES. & CEO: JAMES R. HOPSON
VICE PRESIDENT: JOHN W. ELROD
VICE PRESIDENT: RAY B. MARTIN
ASST. CASHIER: SHIRLEY STEWART
ASST. CASHIER: MAYDEL MORRISON
ASST. CASHIER: JUDY THOMPSON

Total Assets	13,505	Preferred Stock	-0-
Loans, Net	2,233	Common Stock	100
Securities	7,540	Surplus	300
Interest Bearing Balances	2,232	Undivided Profits	1,780
Total Deposits	11,268	Reserve for Loan Losses	18
No. Shares Authorized	4,000	Total Equity Capital	2,180
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: James L. Moore, James R. Hopson, John W. Elrod, Ray B. Martin, Lee Moore

FARMERS AND MERCHANTS BANK

P.O. Box 250 Rogers

County: Benton
Zip Code: 72757
Population: 22,933
Charter Number: 712
Charter Date: March 13, 1956
Telephone: 636-4233
Branches: 2

Bank Holding Company Affiliate: Lynxx Banking Corporation

PRES. & CEO: DICK McLELLAND
EX. V.P.: DAN DYKEMA
SR. V.P. & ASST. SEC.: CHARLES H. BRANNAN

Total Assets	75,613	Preferred Stock	-0-
Loans, Net	47,747	Common Stock	1,356
Securities	14,933	Surplus	4,148
Interest Bearing Balances	2,438	Undivided Profits	439
Total Deposits	69,139	Reserve for Loan Losses	1,006
No. Shares Authorized	292,150	Total Equity Capital	5,943
No. Shares Outstanding	135,623	Subordinated Debt	-0-

DIRECTORS: John R. Bland, D.D.S., Lemuel H. Tull, Evelyn S. Rife, Dick McLelland, James L. Pickens, M.D., Robert S. Maloney, III, Don Shores, Lewis B. Norman, John D. Clower, M.D. Clayton J. Eversole

BANK OF DOVER

2000 East Main
P.O. Box 3010 Russellville

County: Pope Zip Code: 72801 Population: 18,000
Charter Number: 192 Charter Date: September 29, 1905
Telephone: 967-8000 Branches: 3

Bank Holding Company Affiliate: Dover Bancshares, Inc.

CHAIRMAN & CEO: WARD J. RAMSAY
PRESIDENT: ROY REAVES
VICE PRESIDENT: HAROLD HAYES
VICE PRESIDENT: PHILIP WORTHEN
VICE PRESIDENT: JOYCE CHURCHILL

Total Assets	38,066	Preferred Stock	-0-
Loans, Net	24,505	Common Stock	250
Securities	5,878	Surplus	1,505
Interest Bearing Balances	3,666	Undivided Profits	1,352
Total Deposits	34,522	Reserve for Loan Losses	443
No. Shares Authorized	16,000	Total Equity Capital	3,107
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Ward J. Ramsay, Roy Reaves, James K. Young, Delmer Boley, Truett Leavell, Verlin Taylor

PEOPLES BANK & TRUST COMPANY

P.O. Box 220 Russellville

County: Pope Zip Code: 72801 Population: 18,000
Charter Number: 18 Charter Date: March 24, 1890
Telephone: 968-2112 Branches: 5

Bank Holding Company Affiliate: Worthen Banking Corporation

PRES. & CEO: ROBERT Y. TAYLOR
SR. V.P.: JAMES C. BIGGERS
SR. V.P.: JUDY R. LAWTON
VICE PRESIDENT: JAMES W. LANIER

Total Assets	101,177	Preferred Stock	-0-
Loans, Net	73,696	Common Stock	600
Securities	14,197	Surplus	4,892
Interest Bearing Balances	900	Undivided Profits	625
Total Deposits	94,246	Reserve for Loan Losses	1,560
No. Shares Authorized	28,000	Total Equity Capital	6,117
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: James Bibler, M. L. Dickerson, Luther Hardin, Royce Jones, Charles Boyce, Van A. R. Moores, David B. Oates, Flave W. Peters, David Purtle, Robert Y. Taylor, W. Robert Thurlby, Jack D. Price, Sr., Cleo Cheek

BANK OF SALEM

P.O. Box 338 Salem
County: Fulton Zip Code: 72576 Population: 1,500
Charter Number: 266 Charter Date: December 9, 1908
Telephone: 895-2591 Branches: 1

Bank Holding Company Affiliate: Smith Associated Banking Corporation

CHAIRMAN: RICHARD T. SMITH
PRES. & CEO: FRANK B. BURGE
V.P.& COO: BRENDA BARNES
VICE PRESIDENT: MARK MONTGOMERY
VICE PRESIDENT: FRANCES ATKINS
VICE PRESIDENT: JANIECE BUTLER
SR. V.P.: GEORGE HUMPHRIES

Total Assets	47,664	Preferred Stock	-0-
Loans, Net	30,264	Common Stock	200
Securities	11,427	Surplus	1,300
Interest Bearing Balances	1,991	Undivided Profits	1,716
Total Deposits	43,915	Reserve for Loan Losses	427
No. Shares Authorized	20,000	Total Equity Capital	3,216
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: Richard T. Smith, Frank B. Burge, George Humphries, Dwayne Plumlee, L. R. "Jack" Cochran

LOGAN COUNTY BANK

P.O. Box 85 Scranton
County: Logan Zip Code: 72863 Population: 244
Charter Number: 578 Charter Date: April 7, 1926
Telephone: 938-7300 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: JOE FRITSCHE
SR. V.P.: J. B. LAYES
VICE PRESIDENT: JERRY DAVIS
V.P. & L.O.: GARY FRITSCHE
CASHIER: DON FRITSCHE

Total Assets	22,329	Preferred Stock	-0-
Loans, Net	8,532	Common Stock	100
Securities	11,249	Surplus	500
Interest Bearing Balances	1,180	Undivided Profits	2,030
Total Deposits	19,521	Reserve for Loan Losses	92
No. Shares Authorized	4,000	Total Equity Capital	2,630
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Margaret Ahne, Joe Fritsche, Mildred Fritsche, J. B. Layes

FIRST SECURITY BANK

314 North Spring
P.O. Box 1009 Searcy

County: White
Zip Code: 72143
Population: 14,081
Charter Number: 649
Charter Date: February 6, 1932
Telephone: 268-9871
Branches: 6

Bank Holding Company Affiliate: First of Searcy, Inc.

PRES. & CEO: REYNIE RUTLEDGE
EX. V.P.: JAMES G. WILSON
SR. V.P.: B. ART RAND

Total Assets	121,909	Preferred Stock	-0-
Loans, Net	64,886	Common Stock	600
Securities	42,170	Surplus	4,400
Interest Bearing Balances	-0-	Undivided Profits	8,195
Total Deposits	105,944	Reserve for Loan Losses	1,120
No. Shares Authorized	24,000	Total Equity Capital	13,195
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: Larry Crain, Dr. Clifton L. Ganus, Jr., John McKnight, Wayne Ridout, Dr. Porter R. Rodgers, Jr., Bill Roussel, Reynie Rutledge, N. T. Rutledge, Jim Tarkington, Alvin Vanhook, E. D. Yancey, Albert Yarnell, E. O. Yancey

GRANT COUNTY BANK

101 North Oak Street
P.O. Box 67 Sheridan

County: Grant
Zip Code: 72150
Population: 3,042
Charter Number: 136
Charter Date: July 29, 1903
Telephone: 942-3145
Branches: 2

Bank Holding Company Affiliate: GCB Bancshares, Inc.

PRES. & CEO: D. E. McCOY, JR.
EX. V.P. & CASHIER: JOHN D. MANATT

Total Assets	36,809	Preferred Stock	-0-
Loans, Net	17,607	Common Stock	450
Securities	14,501	Surplus	550
Interest Bearing Balances	512	Undivided Profits	2,724
Total Deposits	32,865	Reserve for Loan Losses	163
No. Shares Authorized	45,000	Total Equity Capital	3,724
No. Shares Outstanding	45,000	Subordinated Debt	-0-

DIRECTORS: W. Walter Allen, Byron D. Brown, Jr., James W. Lancaster, John D. Manatt, D. E. McCoy, Jr., D. E. McCoy, Sr., Robert L. Reeves, W. Lee Tucker

EAGLE BANK & TRUST COMPANY

P.O. Box 6009 Sherwood
County: Pulaski Zip Code: 72116 Population: 10,586
Charter Number: 720 Charter Date: July 28, 1966
Telephone: 835-4122 Branches: 4

Bank Holding Company Affiliate: State Holding Company

PRES. & CEO: AL HARKINS
SEC.-TREAS.: CATHY OWEN
SR. V.P.: ANNETTE VANPELT
VICE PRESIDENT: BRYAN SCOGGINS
VICE PRESIDENT: STEVE PARK
INTERNAL AUDITOR: PAUL CASTLEBERRY

Total Assets	43,816	Preferred Stock	-0-
Loans, Net	24,751	Common Stock	100
Securities	10,942	Surplus	1,000
Interest Bearing Balances	800	Undivided Profits	1,894
Total Deposits	38,539	Reserve for Loan Losses	268
No. Shares Authorized	8,000	Total Equity Capital	2,994
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: Harry L. Hastings, Jr., Albert R. Harkins, Horace Jewell, P.A., J. C. Nichols, Catherine H. Owen

ARKANSAS STATE BANK

P.O. Box 400 Siloam Springs
County: Benton Zip Code: 72761 Population: 8,500
Charter Number: 713 Charter Date: January 12, 1960
Telephone: 524-8101 Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: ROSS STOUT
V.P. & CASHIER: HENRY BROSELL, JR.
VICE PRESIDENT: ARTHUR MORRIS
VICE PRESIDENT: THOMAS H. FREE, III
ASST. V.P.: TIM McCORD

Total Assets	77,044	Preferred Stock	-0-
Loans, Net	24,297	Common Stock	2,400
Securities	38,209	Surplus	500
Interest Bearing Balances	-0-	Undivided Profits	3,021
Total Deposits	70,174	Reserve for Loan Losses	287
No. Shares Authorized	48,000	Total Equity Capital	5,921
No. Shares Outstanding	48,000	Subordinated Debt	-0-

DIRECTORS: Delbert E. Allen, Sr., D. E. Allen, Jr., Roderick Allen, H. E. Harrison, Jr., Charles C. Jones, Mark Simmons, Ross Stout

SMACKOVER STATE BANK

708 N. Broadway
P.O. Drawer 107 Smackover

County: Union Zip Code: 71762 Population: 2,453
Charter Number: 600 Charter Date: April 18, 1928
Telephone: 725-3051 Branches: 1

Bank Holding Company Affiliate: Smackover Bancshares, Inc.

CHAIR. & CEO: MAX O. TAYLOR
PRESIDENT: BOB WILLETT

SR. V.P.: PAULETTE BUSSELL
VICE PRESIDENT: CATHRYN WEAVER

Total Assets	53,702	Preferred Stock	-0-
Loans, Net	28,439	Common Stock	1,000
Securities	20,854	Surplus	2,500
Interest Bearing Balances	-0-	Undivided Profits	2,248
Total Deposits	47,106	Reserve for Loan Losses	680
No. Shares Authorized	100,000	Total Equity Capital	5,748
No. Shares Outstanding	-0-	Subordinated Debt	-0-

DIRECTORS: Max O. Taylor, James M. Tennyson, John D. Trimble, V, Richard H. Vickers, Bob Willett

MERCHANTS & PLANTERS BANK

P.O. Box 127 Sparkman

County: Dallas Zip Code: 71763 Population: 622
Charter Number: 457 Charter Date: September 19, 1916
Telephone: 678-2251 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: TYROL Q. CARSON
CASHIER: DORIS D. MANN

ASST. CASHIER: PATRICIA N. SHADDOCK
ASST. CASHIER: KATHRYN G. DANIELL

Total Assets	6,551	Preferred Stock	-0-
Loans, Net	3,244	Common Stock	75
Securities	2,269	Surplus	125
Interest Bearing Balances	100	Undivided Profits	396
Total Deposits	5,906	Reserve for Loan Losses	29
No. Shares Authorized	3,000	Total Equity Capital	596
No. Shares Outstanding	3,000	Subordinated Debt	-0-

DIRECTORS: Joseph B. Ford, G. W. DeLaughter, Ray D. White, Tyrol Q. Carson, Tommy Gaston, Louis M. Jacks

FIRST STATE BANK

P.O. Box 189 Springdale
County: Washington Zip Code: 72765 Population: 25,000
Charter Number: 535 Charter Date: February 12, 1923
Telephone: 751-1500 Branches: 4

Bank Holding Company Affiliate: Worthen Banking Corporation

CHAIRMAN: WALTER TURNBOW
PRES. & CEO: RICK PARSONS
EX. V.P.: DON L. GIBSON
SR. V.P. TRUST: ROBERT A. "RIP" PHILLIPS
V.P./CASHIER: TOMMY E. NEIL
V.P.-CONSUMER LOANS: RANDY BOYER
V.P.-COMMERCIAL LOANS: WAYNE BELL
V.P.-COMMERCIAL LOANS: H. DENNIS SMILEY
SR. LENDING OFF.: DOUGLAS KITTRELL

Total Assets	143,248	Preferred Stock	-0-
Loans, Net	96,507	Common Stock	966
Securities	25,024	Surplus	5,938
Interest Bearing Balances	2,100	Undivided Profits	4,116
Total Deposits	125,043	Reserve for Loan Losses	1,919
No. Shares Authorized	9,664	Total Equity Capital	11,020
No. Shares Outstanding	9,664	Subordinated Debt	700

DIRECTORS: Walter Turnbow, Joe S. Boone, Charles C. Farmer, Don L. Gibson, Gerald L. Harp, Harold D. Hewitt, Gerald M. Johnston, Rick L. Parsons, Phil Phillips, Jr., Phillip Steele, Thomas H. Stephens, Charles P. Sisco

BODCAW BANK

P.O. Box 8 Stamps
County: Lafayette Zip Code: 71860 Population: 2,859
Charter Number: 106 Charter Date: December 8, 1902
Telephone: 533-4486 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: B. STAN COOK
PRES. & CEO: JAMES R. NIPPER
VICE PRESIDENT: J. PAUL NIPPER
VICE PRESIDENT C. C. RUSSELL
VICE PRESIDENT: A. O. SMITH
VICE PRESIDENT: H. L. WILKINSON
CASHIER: BONNIE MORELAND
ASST. CASHIER: LENORA DOWNS

Total Assets	36,928	Preferred Stock	-0-
Loans, Net	7,634	Common Stock	250
Securities	26,556	Surplus	2,000
Interest Bearing Balances	794	Undivided Profits	1,482
Total Deposits	32,734	Reserve for Loan Losses	128
No. Shares Authorized	10,000	Total Equity Capital	3,732
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: B. Stan Cook, Roy Z. Kimbell, Sr., James Nipper, C. C. Russell, Sr., A. O. Smith, John Woodrow Smith, H. L. Wilkinson, Sr.

BANK OF STAR CITY

Drawer 69 Star City
County: Lincoln Zip Code: 71667 Population: 2,100
Charter Number: 567 Charter Date: April 27, 1925
Telephone: 628-4286 Branches: 0

Bank Holding Company Affiliate: Star City Bancshares

PRESIDENT: M. DON SMITH
CEO: BENNIE F. RYBURN, JR.
EX. V.P.: ANNETTA MOORE
ASST. V.P.: FRANK COLLINS
ASST. V.P.: MARY WOMACK
ASST. V.P.: SHEILA FRIZZELL

Total Assets	31,129	Preferred Stock	-0-
Loans, Net	10,252	Common Stock	150
Securities	4,900	Surplus	600
Interest Bearing Balances	12,943	Undivided Profits	1,836
Total Deposits	27,862	Reserve for Loan Losses	236
No. Shares Authorized	15,000	Total Equity Capital	2,586
No. Shares Outstanding	15,000	Subordinated Debt	-0-

DIRECTORS: Bennie Ryburn, Jr., Fred Thorton, W. H. Frizzell, M. Don Smith, Keith Griffin, Pat Riley, Jr.

STEPHENS SECURITY BANK

P.O. Box 7 Stephens
County: Ouachita Zip Code: 71764 Population: 1,266
Charter Number: 692 Charter Date: February 8, 1946
Telephone: 786-5416 Branches: 0

Bank Holding Company Affiliate: Smith Associated Banking Corporation

CHAIRMAN: RICHARD SMITH
PRES. & CEO: JAMES M. MORGAN
EX. V.P. & CASHIER: CAROL REAVES

Total Assets	25,377	Preferred Stock	-0-
Loans, Net	16,692	Common Stock	275
Securities	5,701	Surplus	559
Interest Bearing Balances	199	Undivided Profits	1,189
Total Deposits	23,106	Reserve for Loan Losses	228
No. Shares Authorized	11,000	Total Equity Capital	2,023
No. Shares Outstanding	11,000	Subordinated Debt	-0-

DIRECTORS: Richard Smith, James M. Morgan, Jay Wilson, Roger Smith, Colon Watson, Guy R. Smith, Duncan Grayson, Eugene Bramblett, Grady Arrington, M. R. Smart

CITIZENS BANK

P.O. Box 724 Strong
County: Union Zip Code: 71765 Population: 785
Charter Number: 634 Charter Date: January 19, 1931
Telephone: 797-7361 Branches: 0

Bank Holding Company Affiliate: Exchange Bancshares, Inc.

PRES. & CEO: JAMES H. LUDWIG
V.P. & CASHIER: JEANELL COGBURN

Total Assets	9,965	Preferred Stock	-0-
Loans, Net	3,297	Common Stock	200
Securities	4,312	Surplus	300
Interest Bearing Balances	792	Undivided Profits	1,072
Total Deposits	8,260	Reserve for Loan Losses	45
No. Shares Authorized	8,000	Total Equity Capital	1,572
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: Robert P. Taylor, James H. Ludwig, Glenn Rambin, D. R. James, Jr., Noland Hagood, O. B. Clark, Bobby Dugal, Earl Herring

THE FARMERS & MERCHANTS BANK

P.O. Drawer 947 Stuttgart
County: Arkansas Zip Code: 72160 Population: 11,000
Charter Number: 687 Charter Date: December 29, 1944
Telephone: 673-6911 Branches: 3

Bank Holding Company Affiliate: The Farmers & Merchants Bankshares, Inc.

PRES. & CEO: DON PATTILLO
EX. V.P.: CARL GUNTER
SR. V.P.: LLOYD RATCLIFF
SR. V.P.: GLENN BAUMAN
SR. V.P.: LARRY GUNNELL
SR. V.P.: JODY FOWLER
SR. V.P.: RICKY TRICE
V.P. & T.O.: JIM SHENEP

Total Assets	94,413	Preferred Stock	-0-
Loans, Net	54,580	Common Stock	1,000
Securities	23,451	Surplus	3,100
Interest Bearing Balances	7,278	Undivided Profits	4,915
Total Deposits	81,953	Reserve for Loan Losses	736
No. Shares Authorized	100,000	Total Equity Capital	9,015
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Roy O. McCollum, III, Horace Sickel, Don Pattillo, Carl Gunter, Lloyd Ratcliff, Mickey Pierce, Robert Seidenstricker, Ray Vester, Billy Simpson, James E. Pond

BANK OF TRUMANN

P.O. Box 48 Trumann
Zip Code: 72472

County: Poinsett
Charter Number: 354
Telephone: 483-6333

Population: 6,500
Charter Date: October 2, 1911
Branches: 0

Bank Holding Company Affiliate: None

CH., PRES. & CEO: CLYDE ROBERTSON, JR.
CASHIER: CHERYL McMASTERS
VICE PRESIDENT: CARROLL D. ANDERSON
VICE PRESIDENT: WILBURN J. COLE
VICE PRESIDENT: RICK GILLETTE
ASST. V.P.: SHIRLEY BENSON

Total Assets	42,772	Preferred Stock	-0-
Loans, Net	13,143	Common Stock	1,500
Securities	26,559	Surplus	2,000
Interest Bearing Balances	-0-	Undivided Profits	1,354
Total Deposits	37,030	Reserve for Loan Losses	478
No. Shares Authorized	60,000	Total Equity Capital	4,854
No. Shares Outstanding	60,000	Subordinated Debt	-0-

DIRECTORS: Clyde Robertson, Jr., Carroll D. Anderson, Terry M. Clogston, Wilburn J. Cole, J. F. Lady, Eugene Pounds, Natalie T. Stuckey, Virginia P. Turner

BANK OF TUCKERMAN

P.O. Box 700 Tuckerman
Zip Code: 72473

County: Jackson
Charter Number: 164
Telephone: 349-5155

Population: 2,078
Charter Date: November 8, 1902
Branches: 2

Bank Holding Company Affiliate: Rainbow Investment Co., Inc.

PRES. & CEO: LINDLEY V. SMITH
VICE PRESIDENT: AL M. MORRIS, JR.
CASHIER: ANN WATSON

Total Assets	25,084	Preferred Stock	-0-
Loans, Net	11,982	Common Stock	100
Securities	6,176	Surplus	900
Interest Bearing Balances	2,079	Undivided Profits	1,878
Total Deposits	21,637	Reserve for Loan Losses	318
No. Shares Authorized	4,000	Total Equity Capital	2,878
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Scotty Armstrong, Bob Penix, Lindley V. Smith, Jr.

TYRONZA BANK

P.O. Box 395 Tyronza
County: Poinsett Zip Code: 72386 Population: 777
Charter Number: 704 Charter Date: October 31, 1951
Telephone: 487-2161 Branches: 0

Bank Holding Company Affiliate: Tyronza Bancshares

PRES. & CEO: CHARLES F. LUTER
VICE PRESIDENT: ALBERT A. BANKS
VICE PRESIDENT: MAXYNE URSERY
ASST. V.P.: ROGER STOKES

Total Assets	19,505	Preferred Stock	-0-
Loans, Net	9,838	Common Stock	50
Securities	3,752	Surplus	1,000
Interest Bearing Balances	4,135	Undivided Profits	1,962
Total Deposits	16,258	Reserve for Loan Losses	129
No. Shares Authorized	2,000	Total Equity Capital	3,012
No. Shares Outstanding	2,000	Subordinated Debt	-0-

DIRECTORS: Albert A. Banks, George E. Beley, Charles F. Luter, H. F. Norcross, Jr., Eugene Vaughn, Lewis Woods

CITIZENS BANK & TRUST COMPANY

3110 Alma Highway
P.O. Box 469 Van Buren
County: Crawford Zip Code: 72956 Population: 12,020
Charter Number: 328 Charter Date: May 20, 1910
Telephone: 474-1201 Branches: 3

Bank Holding Company Affiliate: Citizens Financial Service Corp.

CHAIRMAN: JACK D. ALEXANDER
PRES. & CEO: WILLIAM W. THOMAS
EX. V.P.: MELVIN M. WAMOCK
SR. V.P.: MARION H. RIGGS

Total Assets	69,864	Preferred Stock	-0-
Loans, Net	43,192	Common Stock	400
Securities	19,494	Surplus	2,100
Interest Bearing Balances	900	Undivided Profits	2,955
Total Deposits	63,078	Reserve for Loan Losses	569
No. Shares Authorized	16,000	Total Equity Capital	5,455
No. Shares Outstanding	16,000	Subordinated Debt	-0-

DIRECTORS: Jack D. Alexander, John R. Ballentine, Dr. Robert D. Fisher, Jimmy D. Gooch, Morril Harriman, Marion H. Riggs, Paul Shirley, William W. Thomas, Melvin M. Wamock

THE PEOPLES BANK

P.O. Box 426 Waldo
Zip Code: 71770

County: Columbia
Charter Number: 313
Telephone: 693-5551

Population: 1,685
Charter Date: June 22, 1910
Branches: 3

Bank Holding Company Affiliate: Golden Oaks Bancshares, Inc.

PRES. & CEO: HAROLD FINCHER
EX. V.P.: RICHARD P. CLARK
V.P. & CASHIER: JOYCE N. CRANE
VICE PRESIDENT: DOROTHY J. FINCHER
ASST. V.P.: JEANIE ROWE
ASST. V.P.: JILL JACKSON
ASST. V.P.: KATHRYN GASS

Total Assets	24,481	Preferred Stock	-0-
Loans, Net	7,357	Common Stock	250
Securities	9,287	Surplus	250
Interest Bearing Balances	6,584	Undivided Profits	2,014
Total Deposits	21,181	Reserve for Loan Losses	101
No. Shares Authorized	10,000	Total Equity Capital	2,514
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Harold Fincher, Richard Clark, Imogene Clark, Dorothy J. Fincher, Clark Fincher, G. F. Scott, Betty Lou Scott, Pam Davis, Mary Baird, Betty Harris

BANK OF WALDRON

P.O. Box 278 Waldron
Zip Code: 72958

County: Scott
Charter Number: 72
Telephone: 637-2161

Population: 2,642
Charter Date: April 3, 1901
Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: BILL R. PHILPOT
EX. V.P.: KNOX DOZIER
SR. V.P.: ROBERT AKERS
VICE PRESIDENT: KELLEY HUNT
CASHIER: LINDA TANNER
ASST. V.P.: DEBRA FULLER

Total Assets	56,101	Preferred Stock	-0-
Loans, Net	37,141	Common Stock	600
Securities	10,955	Surplus	1,900
Interest Bearing Balances	4,855	Undivided Profits	4,279
Total Deposits	48,981	Reserve for Loan Losses	571
No. Shares Authorized	24,000	Total Equity Capital	6,779
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: Dale Rodgers, Robert Akers, Kelly Ashford, Billy J. Black, Jim H. Currier, W. W. Davis, Knox Dozier, Rena Owens, Bill R. Philpot, James Richmond

SCOTT COUNTY BANK

P.O. Box 838 Waldron

County: Scott
Zip Code: 72958
Population: 3,000
Charter Number: 741
Charter Date: February 20, 1980
Telephone: 637-3191
Branches: 0

Bank Holding Company Affiliate: None

CEO: JOHN E. CHAMBERS, III
PRESIDENT: PATSY HAWKINS
CASHIER: TRISHA SIKES
VICE PRESIDENT: ROBBIE ZIMMER
ASST. V.P.: BILL MARSH
ASST. CASHIER: BEKKI HAAS

Total Assets	33,729	Preferred Stock	-0-
Loans, Net	21,532	Common Stock	400
Securities	3,031	Surplus	1,100
Interest Bearing Balances	5,933	Undivided Profits	1,085
Total Deposits	30,899	Reserve for Loan Losses	445
No. Shares Authorized	40,000	Total Equity Capital	2,585
No. Shares Outstanding	40,000	Subordinated Debt	-0-

DIRECTORS: W. R. (Bud) Rice, Thurman Keener, J. B. Cox, Roy Hale, Howard Brown, Patsy Hawkins, Johnny Chambers

FIRST STATE BANK OF WARREN

P.O. Box 29 Warren

County: Bradley
Zip Code: 71671
Population: 9,971
Charter Number: 739
Charter Date: December 12, 1978
Telephone: 226-2601
Branches: 2

Bank Holding Company Affiliate: Bradley Bancshares, Inc.

CHAIRMAN: BENNIE RYBURN, SR.
PRES. & CEO: FREDDIE M. MOBLEY
EX. V.P.: HUGH A. QUIMBY

Total Assets	55,965	Preferred Stock	-0-
Loans, Net	25,556	Common Stock	590
Securities	19,387	Surplus	1,910
Interest Bearing Balances	7,024	Undivided Profits	1,824
Total Deposits	50,296	Reserve for Loan Losses	445
No. Shares Authorized	59,000	Total Equity Capital	4,324
No. Shares Outstanding	59,000	Subordinated Debt	-0-

DIRECTORS: Bennie Ryburn, Sr., Freddie M. Mobley, Hugh A. Quimby, Robert E. Garner, Roger George, Bennie Ryburn, Jr., J. C. Thompson, H. Sidney Wharton

WARREN BANK AND TRUST COMPANY

P.O. Box 350 Warren
County: Bradley Zip Code: 71671 Population: 9,971
Charter Number: 80 Charter Date: December 28, 1901
Telephone: 226-2621 Branches: 3

Bank Holding Company Affiliate: None

PRES. & CEO: G. C. SANGSTER
SR. V.P.: GERALD BURTON
VICE PRESIDENT: JAMES SMITH
VICE PRESIDENT: WALTER RUTLEDGE
VICE PRESIDENT: PAULINE HOLLINGSWORTH
VICE PRESIDENT: OUITA HUITT
VICE PRESIDENT: CAROLYN CURRY
VICE PRESIDENT: WILLIAM C. WISENER

Total Assets	85,310	Preferred Stock	-0-
Loans, Net	32,439	Common Stock	1,200
Securities	40,395	Surplus	1,200
Interest Bearing Balances	4,983	Undivided Profits	6,380
Total Deposits	72,443	Reserve for Loan Losses	435
No. Shares Authorized	48,000	Total Equity Capital	8,780
No. Shares Outstanding	48,000	Subordinated Debt	-0-

DIRECTORS: Louis Ederington, J. E. Hurley, Jr., Dr. G. F. Wynne, C. A. Milton, W. Sykes Harris, F. Martin Hankins, L. H. Derby, Jr., John B. Frazer, Gerard C. Sangster

BANK OF WEINER

P.O. Box 307 Weiner
County: Poinsett Zip Code: 72479 Population: 776
Charter Number: 276 Charter Date: April 2, 1909
Telephone: 684-2221 Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: JOHN R. HOGUE
EX. V.P.: NILES A. BISE
SR. V.P.: MICHAEL D. GILLIS

Total Assets	31,976	Preferred Stock	-0-
Loans, Net	17,739	Common Stock	200
Securities	11,656	Surplus	1,300
Interest Bearing Balances	200	Undivided Profits	2,031
Total Deposits	28,143	Reserve for Loan Losses	379
No. Shares Authorized	8,000	Total Equity Capital	3,531
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: John R. Hogue, Dr. Ernest L. Hogue, Herbert D. Ziegenhorn, Charles E. Givens, Niles A. Bise

MERCHANTS AND FARMERS BANK

P.O. Box 2507 West Helena
County: Phillips Zip Code: 72390 Population: 11,005
Charter Number: 700 Charter Date: October 4, 1948
Telephone: 572-3481 Branches: 2

Bank Holding Company Affiliate: Southern Bancshares, Inc.

CEO: DOUGLAS SIMMONS
PRESIDENT: BILL SIMMONS
EX. V.P. & CASH.: JAMES A. BOGLE
SR. V.P.: GORDON M. WHITE
SR. V.P.: E. F. KALB, JR.
VICE PRESIDENT: THOMAS L. DIAL

Total Assets	80,375	Preferred Stock	-0-
Loans, Net	39,084	Common Stock	500
Securities	33,798	Surplus	1,000
Interest Bearing Balances	897	Undivided Profits	3,999
Total Deposits	69,256	Reserve for Loan Losses	513
No. Shares Authorized	20,000	Total Equity Capital	5,499
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: Brooks Griffin, James E. Boyd, Jerry Kelley, Walter L. Morris, Bill Simmons, Douglas Simmons, Herman H. Storey, Jr.

BANK OF WEST MEMPHIS

626 E. Broadway
P.O. Box 2128 West Memphis
County: Crittenden Zip Code: 72301 Population: 28,138
Charter Number: 601 Charter Date: April 21, 1928
Telephone: 735-2922 Branches: 3

Bank Holding Company Affiliate: Bancshares of West Memphis, Inc.

CHAIRMAN: GEORGE H. DUNKLIN
PRES. & CEO: JACK K. HOGAN
VICE PRESIDENT: ROBERT L. WRIGHT
V.P., AUDITOR: ROBERT L. NAYLOR
VICE PRESIDENT: ARLEY KNIGHT

Total Assets	72,789	Preferred Stock	-0-
Loans, Net	21,245	Common Stock	1,000
Securities	33,211	Surplus	1,500
Interest Bearing Balances	-0-	Undivided Profits	4,929
Total Deposits	64,998	Reserve for Loan Losses	253
No. Shares Authorized	100,000	Total Equity Capital	7,429
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: George H. Dunklin, Jack K. Hogan, W. Kent Ingram, Keith Ingram, James A. Heath, Davis Biggs, Lloyd C. McCuiston, Jr., Mrs. M. E. Black Dunklin, Paul W. O'Neal, Pat K. Magruder, J. C. Tennison, Frank Waggener

WILMOT STATE BANK

P.O. Box 95 Wilmot

County: Ashley Zip Code: 71676 Population: 1,227
Charter Number: 676 Charter Date: October 25, 1937
Telephone: 473-2211 Branches: 0

Bank Holding Company Affiliate: None

PRES., CEO. & CASHIER:
KENNETH M. ALLBRITTON

Total Assets	8,315	Preferred Stock	-0-
Loans, Net	4,524	Common Stock	120
Securities	335	Surplus	755
Interest Bearing Balances	2,370	Undivided Profits	420
Total Deposits	6,862	Reserve for Loan Losses	56
No. Shares Authorized	12,000	Total Equity Capital	1,295
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: William B. deYampert, John B. Currie, John B. Currie, Jr., William Jackson Currie, Thomas F. Scannell, III, I. A. Janes, deceased

BANK OF WILSON

P.O. Box 338 Wilson

County: Mississippi Zip Code: 72395 Population: 1,151
Charter Number: 262 Charter Date: October 3, 1908
Telephone: 655-8374 Branches: 1

Bank Holding Company Affiliate: None

CHAIRMAN: STEVE WILSON
PRES. & CEO: CHARLES L. MILLER
VICE PRES.: MARY EMILY THOMPSON
LOAN OFFICER: BILLY RUSSELL, JR.
CASHIER: ALICE GRIFFIN
ASST. CASHIER: NONA THOMPSON
BRANCH MANAGER: FANNIE CARTWRIGHT
VICE CHAIRMAN OF THE BD.: C. L. DENTON, JR.

Total Assets	17,611	Preferred Stock	-0-
Loans, Net	4,923	Common Stock	100
Securities	9,686	Surplus	1,000
Interest Bearing Balances	499	Undivided Profits	1,502
Total Deposits	14,931	Reserve for Loan Losses	299
No. Shares Authorized	4,000	Total Equity Capital	2,602
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Steve Wilson, Harold Clemons, Sumner R. Cullom, C. L. Denton, Jr., Phillip Forrester, J. B. Hilliard, Charles L. Miller, Michael E. Wilson, Mrs. R. E. L. Wilson, R. E. L. Wilson, V

CROSS COUNTY BANK

1 Cross County Plaza
P.O. Box 9 Wynne

County: Cross
Zip Code: 72396
Population: 8,446
Charter Number: 25
Charter Date: June 5, 1891
Telephone: 238-8171
Branches: 2

Bank Holding Company Affiliate: Cross County Bancshares, Inc.

PRES. & CEO: KEN McCLANAHAN
CASHIER: BETH DILDINE
VICE PRESIDENT: MAZIE BALLARD
VICE PRESIDENT: LEON FOUST
VICE PRESIDENT: ANN JONES
VICE PRESIDENT: MAC McCLANAHAN
EX. SEC.: JUDY THOMAS

Total Assets	68,858	Preferred Stock	-0-
Loans, Net	30,828	Common Stock	100
Securities	33,217	Surplus	2,400
Interest Bearing Balances	-0-	Undivided Profits	3,260
Total Deposits	61,997	Reserve for Loan Losses	570
No. Shares Authorized	4,000	Total Equity Capital	5,760
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Willard G. Burks, Albert A. Hess, John H. Johnston, Jr., Joseph E. Dooley, Jr., Guy E. Fisher, Marvin Hagaman, James Richardson, Roger E. Pohlner, Pete Imboden, III

THE BANK OF YELLVILLE

P.O. Box 325 Yellville

County: Marion
Zip Code: 72687
Population: 2,034
Charter Number: 691
Charter Date: December 31, 1945
Telephone: 449-4231
Branches: 1

Bank Holding Company Affiliate: Mountain Bancshares, Inc.

PRES. & CEO: CHARLES CHAMPBELL
EX. V.P.: JUDY LOVING
VICE PRESIDENT: CHLOE RICHARDSON
ASST. V.P.: R. D. JACKSON
ASST. V.P.: EDITH C. BENTON

Total Assets	42,406	Preferred Stock	-0-
Loans, Net	21,676	Common Stock	208
Securities	10,956	Surplus	1,590
Interest Bearing Balances	5,351	Undivided Profits	1,259
Total Deposits	38,988	Reserve for Loan Losses	642
No. Shares Authorized	23,500	Total Equity Capital	3,057
No. Shares Outstanding	20,781	Subordinated Debt	-0-

DIRECTORS: Judy Loving, Charles Campbell, Oran Carter, H. C. Hall, Owen Kompelien, Susan Wendel, Dan Duren, Frank Bailey, John James, Karl King

SEVENTY-FOURTH REPORT

showing

THE CONDITION OF THE

2 ARKANSAS STATE-CHARTERED

TRUST COMPANIES

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1988

JONES INVESTMENT AND TRUST COMPANY

504 First Federal Plaza Little Rock
County: Pulaski Zip Code: 72201 Population: 250,000
Charter Number: 302 Charter Date: February 9, 1910
Telephone: 374-5225 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: BERNICE JONES
VICE PRESIDENT: H. G. FROST, JR.
SEC.-TREAS.: MARY SELLERS

Total Assets	14,218	Preferred Stock	-0-
Loans, Net	1,329	Common Stock	100
Securities	8,981	Surplus	10,000
Interest Bearing Balances	3,402	Undivided Profits	4,065
Total Deposits	-0-	Reserve for Loan Losses	16
No. Shares Authorized	1,000	Total Equity Capital	14,165
No. Shares Outstanding	1,000	Subordinated Debt	-0-

DIRECTORS: Bernice Jones, H. G. Frost, Jr., Mary Sellers

METROPOLITAN TRUST COMPANY

7500 Hwy. 107
P.O. Box 6500 Sherwood
County: Pulaski Zip Code: 72116 Population: 10,586
Charter Number: 569 Charter Date June 5, 1925
Telephone: 835-7500 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: HAL C. MATTHEWS
V.P.& GEN. COUN.: ANDREW J. COLLINS
SECRETARY: PEGGY L. BEASLEY
TREASURER: EVERETT L. HALL, JR.
ASST. SEC.: JEAN BRUEGEMAN

Total Assets	864	Preferred Stock	-0-
Loans, Net	-0-	Common Stock	164
Securities	20	Surplus	33
Interest Bearing Balances	534	Undivided Profits	110
Total Deposits	-0-	Reserve for Loan Losses	-0-
No. Shares Authorized	1,642	Total Equity Capital	307
No. Shares Outstanding	1,636	Subordinated Debt	-0-

DIRECTORS: Richard B. Adkisson, Howard Cockrill, Andrew J. Collins, Somers Adkisson Collins, Jerry H. Glenn, Jr., Justin M. Glenn, Everett L. Hall, Jr., Lila B. Hornor, David L. Matthews, Hal C. Matthews, Justin Matthews, III, James D. Simpson, Jr.

SEVENTY-FOURTH REPORT

showing

THE CONDITION OF THE
3 ARKANSAS STATE-CHARTERED ACT III
INDUSTRIAL LOAN INSTITUTIONS

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1988

SOUTHERN CREDIT CORPORATION

P.O. Box 400 Malvern
County: Hot Spring Zip Code: 72104 Population: 10,000
Charter Number: 1000 Charter Date October 9, 1959
Telephone: 332-2462 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: W. H. McCLURE **TREASURER: GEORGE L. McCLURE**
EX. V.P.: LAYNE SPARKS

Total Assets	11,907	Preferred Stock	-0-
Loans, Net	4,346	Common Stock	227
Securities	5,396	Surplus	608
Interest Bearing Balances	892	Undivided Profits	516
Total Deposits	10,490	Reserve for Loan Losses	83
No. Shares Authorized	30,000	Total Equity Capital	1,351
No. Shares Outstanding	11,350	Subordinated Debt	-0-

DIRECTORS: W. H. McClure, Layne Sparks, George L. McClure, James Cole, Dr. A. J. Wilks, Frank McClure, Nancy York, Vance Jernigan

HALLMARK LOAN AND INVESTMENT CORPORATION

305 East Broadway
P.O. Box 5821 North Little Rock
County: Pulaski Zip Code: 72119 Population: 64,419
Charter Number: 1001 Charter Date: October 21, 1927
Telephone: 376-3523 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: A. J. GORNATTI **ASST. V.P.: ELISABETH A. ESTES**
ASST. V.P.: KAREN L. CALDWELL

Total Assets	10,680	Preferred Stock	-0-
Loans, Net	7,612	Common Stock	434
Securities	-0-	Surplus	606
Interest Bearing Balances	600	Undivided Profits	216
Total Deposits	9,372	Reserve for Loan Losses	34
No. Shares Authorized	1,000	Total Equity Capital	1,256
No. Shares Outstanding	434	Subordinated Debt	-0-

DIRECTORS: John Jacobs, Dorrance Williams, E. C. Benton, Jr., William Brandon, John Seawright, A. J. Gornatti

NATIONAL CREDIT CORPORATION

P.O. Box 1681 Little Rock
County: Pulaski Zip Code: 72203 Population: 250,000
Charter Number: 1002 Charter Date April 13, 1941
Telephone: 378-1521 Branches: 0

Bank Holding Company Affiliate: Worthen Banking Corporation

PRES. & CEO: TOM PRINCE
V.P. & TREAS.: ALAN KING

SECRETARY: ARNOLD MAYERSOHN
A. SEC. & A. TR.: JEFF HUMPHREY

Total Assets	240	Preferred Stock	-0-
Loans, Net	-0-	Common Stock	125
Securities	-0-	Surplus	1,125
Interest Bearing Balances	229	Undivided Profits	1,027
Total Deposits	-0-	Reserve for Loan Losses	-0-
No. Shares Authorized	10,000	Total Equity Capital	223
No. Shares Outstanding	6,250	Subordinated Debt	-0-

DIRECTORS: Curt Bradbury, Tom Prince, Bill Keisler

SEVENTY-FOURTH REPORT

showing

THE CONDITION OF THE

1 NON-PROFIT ORGANIZATION

(Not engaged in commercial banking)

JUNE 30, 1988

ARKANSAS CAPITAL COPORATION

800 Pyramid Place
221 West Second Street Little Rock

County: Pulaski Zip Code: 72201 Population: 250,000
Telephone: 374-9247 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: PATRICK C. KOCH
PRESIDENT: WILLIAM T. STAED
CEO/EX. V.P.,: GEORGE H. EAGEN
VICE PRESIDENT: LEONARD L. HAMPSON
V.P. & A. SEC.-TR.: GEORGE E. CAMPBELL
VICE PRESIDENT: GARY E. DUNCAN

Total Assets	7,651	Preferred Stock	-0-
Loans, Net	5,781	Common Stock	110
Securities	873	Surplus	-0-
Interest Bearing Balances	600	Retained Earnings	3,462
Total Deposits	-0-	Reserve for Loan Losses	615
No. Shares Authorized	2,500	Total Equity Capital	3,571
No. Shares Outstanding	1,095	Subordinated Debt	-0-

DIRECTORS: Don Pattillio, Patrick C. Koch, Wallace B. Cunningham, George E. Campbell, Gary E. Duncan, Robert E. Pruitt, William T. Staed, Wayne Clark